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FINANCIAL AND COMMERCIAL OUTLOOK.

The striking features of present financial and commercial affairs in this country are to be found in the remarkable tendency towards centralization of capital and consolidation of enterprises. The complete restoration of good times has brought vast sums of hitherto idle money out of hiding. Efforts to invest these sums advantageously have resulted in demonstrating the fact that the avenues for investment are no longer so wide as they were formerly. Opportunities are not so plentiful and it has become something of a problem to make a safe and profitable disposition of that portion of the country's accumulations which may be set aside for the prosecution of new ventures. The rapid development of the country's resources within the last decade or two has narrowed the field and at the same time resulted in a greatly decreased earning power of money. In a new country opportunities for investment are abundant, and successful ventures likely to be exceedingly profitable. On the other hand, there is ever present a greater probability of failure because of the fact that conditions are ever changing in the process of development. In the New England States the earning power of capital has for many years been smaller than anywhere else in the United States, and this has largely been attributed to the fact that a basis of stability has there been reached admitting of little uncertainty. But in the Western States the uncertainty of a rapid development has been at once the cause of a higher rate of interest and of less security. Those disparities between the various sections are quickly passing away with the country's fuller development. The economic basis will soon be the same for the Pacific slope and the Western States as it is for the Eastern and Central sections. The poverty of

capital in the South is passing away as the character of the people of that section changes. They devote less and less attention to agriculture every year, and have progressed wonderfully as a manufacturing people. The equilibrium thus established between all sections may be assigned as one of the reasons for the present tendency of commercial and industrial enterprises to amalgamate. Of course there are other potent influences at work, not the least of which is the fact that the earning power of money demands a resort to methods leading to less expensive production.

The question of whether or not great aggregations of capital are beneficial or detrimental to the interests of the people of the United States is one which will be discussed from both sides with the vehemence which characterizes the discussion of a new problem in our development. There will be efforts to lead the many against these consolidations by the old and time-worn arguments which were used in the discussion of the money question, and in the end public sentiment will crystallize into an issue, the negative and affirmative of which will become incorporated in the platforms of political parties. The subject is one which the ordinary politician of any party will seek to avoid unless to attack. Students of the world's economical progress, however, are apt to look upon the recent tendencies as the certain expressions of perfectly natural laws, and being such, they are irresistible. It is easy to trace the development of commerce, and all allied efforts, from the individual to the partnership, then the association of several, forming companies or corporations, to the later expression of the instinct for association which is shown by the combination of these companies and corporations. All along the lines of this development there has been nothing artificial, but only the workings of minds under the influences of natural impulses. The student of great world or national movements is constantly brought to the door of nature. If it be true that the present consolidations are responsive to the natural law, then the interposition of obstruction can only arrest the development temporarily. "How does Nature teach us anything?" says Shearman. "Is it not by the stern pressure of necessity, driving us forward, while every path, except the right one, is hedged up with difficulties and penalties? Nature tells us nothing, in plain words, but while, on the one hand, she makes it impossible for us to stand still, she walls up, on the other hand, the door to every wrong path. It is an invisible wall, against which we blindly dash ourselves, again and again, until at last we learn the lesson and grope our way to the only open door."

There has been no noticeable interruption to any particular branch of business during the month past. On the other hand, there has been a continuance of the expansive movement, which, though slight, is sufficient to give assurance of the healthy state at this time of the country's affairs. There has been something of a change in regard to the foreign trade, it is true, something in the way of a lessening volume of domestic exports. But this is accounted for by reason of the fact that home demand has grown so enormously that it is found more profitable to pay less attention to foreign orders and more to those at hand. Nevertheless, exports continue in a really enormous volume, far in excess of those of the most prosperous of former years. On the whole, it

is rather desirable that the rapidly accumulating foreign balance should be held in check. With a balance in this country's favor of more than $600,000,000 for 1898, a temporary restriction of the exports may well be afforded. If so wide a difference between imports and exports should occur for several years in succession, the equilibrium of the world's financial markets would likely be seriously disturbed, and it is doubtful who, in such case, would be hurt the most, those who sell or those who buy.

The business situation, from a financial standpoint, may be reviewed as follows: There is an abundance of money awaiting the opportunity for investment; the centers are well supplied and, so, too, is the country. It is rather a singular thing that with all business at full tide, necessitating the constant use of great sums, there should still be abundance for further uses. This abundance and the security of the times conspire to maintain an easy market for money in almost every part of the country. In some places, even in country districts, where bank rates are usually maintained at the same figure year after year, there is a probability that rates will go lower than have existed heretofore.

Government receipts for May made the expected satisfactory showing, there being a comfortable surplus of about $3,000,000. As the end of the fiscal year approaches, it is apparent that Secretary Gage's estimate of this year's deficit, made at the beginning of the last session of Congress, of $112,000,000 to June 30, 1899, will not be exceeded. This takes no account of certain extraordinary receipts and expenditures, among which may be included as a payment to the Treasury, some $11,000,000 on account of the Central Pacific settlement, and as a payment out of the Treasury, $20,000,000 for the Philippines and $3,000,000 to the Cuban army. Out of a cash balance of $270,000,000, more than $228,000,000 is in gold.

REGULATIONS REGARDING STAMP IMPRINTING.

The following instructions have been issued relative to imprinting of revenue stamps on checks:

"Persons desiring to have stamps imprinted upon checks, drafts, orders and papers will make application therefor to the collector of their district, transmitting or presenting with such application payment for the stamps. The application must state the name and address of the contractor, who will imprint the stamps, and should authorize the delivery of the stamped papers to the said contractor, and the acceptance of his receipt therefor on behalf of the owner. Upon receipt of such application and payment for the stamps, the collector will forward to the stamp agent, at the establishment of the contractor designated, an order for the imprinting and delivery of the stamps.

"These instructions must be rigidly adhered to in all cases, and collectors will not accept money from the contractors for the stamps to be imprinted for other purposes. All applications and payments for imprinted stamps must be made directly to the collector by the person, firm or corporation desiring the same for use, and stamp agents will refuse to imprint stamps except upon orders fully complying with the above specified conditions and instructions."

*REVIEW OF "CURRENCY REFORM QUESTIONS ANSWERED."

The first impression gained from it is that, instead of seeking to fairly compare their views and purposes with those stated in the answers, they are looking for an opportunity to distort those answers into evidence that some deep plan not yet avowed, some direful conspiracy, is projected. Although neither bill under consideration provides for the retirement of the silver dollars now in use, and the Secretary of the Treasury explicitly states that such retirement would not and could not occur under them, the rejoinder affirms that there can be "little doubt" that such is the purpose in view. And so there appears through their paper an effort to cloud and discredit his statements with suggestions of views and purposes which he explicitly disclaims, and with covert appeals to prejudices which should be absent from a consideration of economic questions.

They early take occasion to say that his views are those of a banker rather than economist. Now, if the personality, occupation and experience of the advocates is valued by the public at all in a discussion of measures relating to money and credit, it is pertinent to inquire not only about his point of view and qualifications but theirs. As a banker, for forty years he had that kind of intimacy with the subject which comes from being the custodian of large sums of money payable on demand, and in daily contact with the exchanges of property carried on through bank credits. He has had occasion to watch, always with deep concern, those movements or influences which impeded or promoted trade, disturbed or established the confidence of men in each other, or interfered with the employment and rewards of labor. This was so because his welfare as a banker depended on good conditions in all those respects. As part of the industrial system, the banks of the United States pass annually between buyer and seller more than fifty thousand millions of value without the use of money at all. It may be assumed then that one who looks at the economic questions relating to banking and currency through the experience of the banker, with an intelligent comprehension of relationships, is not likely to be discredited with practical and intelligent people by the charge that he views these questions from the banker's standpoint.

And who are these gentlemen of opposing views? Are they not theorists, purely, devoted to a scheme that at best is a tremendous experiment, the like of which has never been tried, and which is condemned both by the teachings of economists and the judgment of practical men? They would appear from their references to be in substantial accord with the standard economists, but in fact

*In the April number of the BANKERS' MONTHLY an account was given of a controversy between the Secretary of the Treasury and the minority members of the Committee on Coinage, Weights, and Measures of the last House. Under the caption "Currency Reform Questions Answered," the BANKERS' MONTHLY published a series of difficult questions, involving, in the opinion of the minority members, many knotty problems of the currency reform situation. The admirable answers of Secretary Gage were also published in full. When these answers were submitted to the Committee they were excepted to, in more or less captious terms, by the minority members, whose reply, to be found in the executive document containing an account of the hearing, is what lawyers would call, if the case were a legal one, a fair sample of pettifoggery. Space forbids the reproduction of the reply referred to. A review of the controversy, written by Hon. George E. Roberts, Director of the Mint, is of special value, however, not only for the great clearness with which the writer has handled the subject, but for the authoritative announcement it contains concerning the rapid increase in the production of gold.—ED.

they use them only so far as those worthies seem to serve their purpose, and then strike off to make paths of their own.

What economist of repute would justify such a volume of Government paper and overvalued silver as the United States now carries, with such uncertain and inefficient means of maintaining it at par with the standard metal?

What economist of repute does not recognize that perils attend the issue of Government notes at all times, who does not oppose their issue as the principal currency of a country, and who would not utterly condemn their issue in time of peace without a redemption fund divorced from and independent of the current revenues?

From what standard economist was the idea derived that it would be far-sighted statesmanship to adopt a financial policy under which it would be unsafe for a foreigner to invest his money, and how did he propose to make it unsafe for the foreigner without making it unsafe for the resident?

It is an economist who, with the bullion in the silver dollar worth 45 cents and the bullion in the gold dollar worth 100 cents, lays down the proposition that if free coinage might send the silver dollar up "some" and the gold dollar down "some," that is near enough to consider the bullion parity established.

From which one of the standard economists was the idea derived that "it is in equivalence of function that parity resides?" Ricardo seems to be a name to conjure with, but he said something different:

It appears, then, that whilst each of the two metals was equally a legal tender for debts of any amount, we were subject to a constant change in the principal standard measure of value. It would sometimes be gold, sometimes silver, depending entirely on the variations in the relative value of the two metals; and at such times the metal which was not the standard would be melted and withdrawn from circulation, as its value would be greater in bullion than in coin. This was an inconvenience which it was highly desirable should be remedied; but so slow is the progress of improvement, that although it had been unanswerably demonstrated by Mr. Locke, and had been noticed by all writers on the subject of money since his day, a better system was never adopted till the session of Parliament, 1816, when it was enacted that gold only should be legal tender for any sum exceeding 40 shillings.

An economist of some rank, and who did not look at these questions from the standpoint of a banker, was John Stuart Mill. In "the great body literature created by the acutest economical thinkers of England since 1798" there is, perhaps,; nothing that can be more pertinently quoted in the year 1899 in the United States than this, from his pen:

The plan of a double standard is still occasionally brought forward by here and there a writer or orator as a great improvement in currency.

It is probable that with most of its adherents its chief merit is its tendency to a sort of depreciation, there being at all times abundance of supporters for any mode, either open or covert, of lowering the standard.

The queries addressed to the Secretary of the Treasury relate to two subjects, viz., the substitution of bank notes for the Government paper outstanding and the treatment of our overvalued silver dollars. The questions relating to

bank notes apply mainly to what has been called the McCleary bill, which was designed to take the task of furnishing gold for paper off the Government and place it on the banks, who are the natural recipients and holders of gold as well as of other kinds of money. The bill proposed to allow the banks to issue notes under provisions believed to be ample to assure not only their security but their prompt payment in gold on demand.

The Secretary favored the bill for two general reasons: First. It is highly important that the standard money of a country should be readily obtainable by those who require it in foreign trade, and furthermore, that no suspicion shall lurk anywhere that it will not always be readily obtainable at par with the other forms of money. The latter consideration is vital to credit, by which far more business is transacted than by all forms of money put together. Past experience has demonstrated that our present system of supplying gold from the Government treasury is very unsatisfactory. It suits the purposes of these critics to assume that the sale of bonds is continually necessary to the maintenance of the gold standard. They try to make it appear in this review that the Secretary says so, although he only says that it appears to be necessary at times in the system he is trying to amend. Gold standard advocates deny in toto that bond issues would be required to maintain gold payments under a proper monetary system. These critics call attention to the fact that for thirteen years following 1879 the gold required in commerce was furnished by the banks without disturbing the Treasury.

To explain the demands thereafter, they carry the idea that some change took place about then in the treatment of silver by which the Government, instead of reserving the option to pay its obligations in silver, gave its creditors their choice. This is false. There never has been a time since January 1, 1879, when the Government did not give its creditors their choice of the kind of money in which they should be paid. The Government has declared that all kinds of its money were equally good, and, maintaining this, how could it reserve a choice to itself? The truth is that the great volume of overvalued silver which was being forced into the channels of circulation raised our volume of money above our distributive share. Part of that volume was expelled from the country, and gold went because it was the only kind that could go and be recoined elsewhere without loss. The movement became so persistent as to cause alarm, and the banks, which had been perfectly willing to furnish it for ordinary demands and when there was a probability that they could get it again, hesitated to do so longer. Up to that time both political parties were pledged to maintain gold payments, but about then it became apparent that there was a dangerously large element in the country who did not care whether gold payments were maintained or not. Therein lies the explanation of the difficulties which beset the Treasury from 1893 up to the election in 1896 of a President pledged to maintain gold payments, and of the absence of such difficulties since that time.

But the lesson ought not to be forgotten. The maintenance of the standard of value ought not to depend upon the presence in the White House of a representative of one party. For this reason the Secretary has said that he desired to commit the country more fully to the gold standard. It is superfluous to say

that whenever the people of this country desire to change the standard of value they have it in their power to do so. The Secretary has expressed no wish to thwart such a purpose. But he has said that such a change, involving the value of property and wages, ought not to occur except by such deliberate design. It ought not to occur by a political accident. It ought not to occur unless the issue was so clearly defined and the will of the people so fully expressed, that an act of Congress could be passed for that purpose. Before the will of the people thus registered all will bow.

This, then, is one reason why it is desirable that the task of maintaining the present standard of value should no longer devolve simply upon the discretion of the Executive Department of the Government. The bill under examination proposed to take it out of politics and transfer the responsibility to the banks, where, as we have been told, it was easily carried from 1879 to 1893, and could easily have been carried to this day but for unwise legislation and political agitation. Nobody has ever doubted the ability of the Government to maintain gold payments, but its purpose to do so has been doubted, and would be doubted again if the shifting conditions of our politics should seem to bring agitators to that end toward power. It is believed that if the responsibility of maintaining gold payments is placed upon private corporations, all parties will favor strict enforcement of the obligation thus assumed, and that stability in our currency, which now depends upon the ascendency of one political party, will be assured under all.

Another reason given by the Secretary for favoring a bank-note currency is its greater elasticity and more ready response to the varying wants of trade. With a Government currency, a fixed amount is always outstanding. During seasons of the year when less is needed in the regular exchanges it accumulates in the centers, and, offered at nominal rates of interest, fosters speculation, encourages investments from which it must later on be withdrawn, or causes an export of gold to Europe. In some way it gets itself engaged so that when the regular movements of trade again require the amount released it is not to be had without disturbance. The state of the currency would be healthier if that portion of the credit currency at times superfluous would at such times retire, thus conserving that amount of credit for the time, soon to come, when it will be required in the regular exchanges.

The reflections offered by the critics upon the effect of bank notes on the movement of gold apply to such a currency when the note makers are not obliged to redeem in gold. They are not entitled to the importance given when the banks are required to redeem in gold. Undoubtedly the introduction of either paper or silver will tend, as it gives us more than our distributive share of money, to expel gold. But when the banks are responsible for the redemption of their notes in gold, under the penalty of bankruptcy, self-interest, while encouraging them to issue, will also warn them to restrict their issues with prudence. If they err, while the results are ruinous to themselves, it does not follow that their notes would depreciate. The Government, as the Secretary has said, would seize their assets, sell them and redeem the notes with the proceeds. The critics ask what the Government could do with assets which the banks had been unable to

use themselves. The bank might fail if it did not have assets immediately available for gold and yet have ample assets with which the Government could obtain gold.

Under a proper banking system this would be absolutely certain, and the knowledge of it would prevent the depreciation of the notes even in the event of the bank's failure. It is to be hoped the critics will not insist both that a bank-note currency is devised by bankers in their own interests and that it is sure to end in their bankruptcy. Either proposition may be readily answered, but the proposition as a whole is confusing.

All that is said about paper issues expelling gold may be said with greater force against Government issues, because there is no such restrictive interest to guard against over issue, and the Government has no such freedom of action to obtain gold as private concerns. Indeed, at such a time there arises a protest against any effort by the Government to retain the gold. There are always those who from ignorance or self-interest cry "Let it go." That is one of the most potent reasons why the responsibility of gold payments should be put upon business concerns upon which the obligation will be enforced free from anybody's protest.

What is said about the rising interest rates which accompany an export of gold and the necessity of selling goods at lower prices to attract it again must be intended to mislead the ignorant. If money goes out of a country, it unquestionably becomes scarcer in that country. The man who pretends that under any system we can spend our money and have it too is trying to fool somebody. And so under any monetary system if we want to sell our products abroad we must offer them at prices that will not send buyers elsewhere. A common standard of value with the other important nations of the world confers advantages over a position of isolation in both of these respects. The same contracted and sophistical view appears in the suggestion that it would be better to have no foreign investments in this country. Undoubtedly if we could choose between having all the property there is in the United States to-day owned here, or part owned abroad, we would rather have it all owned here. If you ask a man whether he would rather own a house with a mortgage on it or one without a mortgage on it, he would choose the latter, of course.

But the question whether it would be better to have no such force in the world as credit and whether America would be better off to-day if it had never had the use of cheap foreign capital to develop its resources are entirely different. The thought of the critic projected further would ask if it would not be better to tear up the railways connecting one country with others, cut off all communications between them, and build a wall around the borders in order that nothing which happens abroad may disturb the peaceful repose at home. Intelligent observation and the standard economists, however, teach us that as the various peoples of the world would come into closer relations with each other, while indeed they become sensitive to the conditions that affect each other, they also support and supplement each other, modifying everywhere the extreme effects of local conditions. If one country has a famine another spares it food; if one country has native resources another furnishes it capital for their

development; if one country has a commercial panic another sends it money, as at the Baring crisis Paris, Berlin and New York sent money to London, and in 1893 London, Paris and Berlin sent money to New York.

What is said about the expansion of credit by the issue of bank notes and its contraction by their withdrawal may all occur without bank notes at all. The panic of 1873 was not caused by an excessive issue of bank notes, but by excessive credits incurred during a "boom" period.

The idea is persistently conveyed by the criticisms that great power over the commerce of the country would be put into the hands of individuals by the measures in view. In reply it is to be said, first, that the power is not vested alone in the individuals or corporations now in the banking business. The measures prescribe certain conditions under which any association of persons may give out their promises to pay on demand. The conditions are for the purpose of making certain that they will do what they promise. The field is not monopolized by those now in the banking business, but is open to all the capital and enterprise now otherwise occupied. There are few kinds of business so easily entered. No expensive fixed investments required. Under the circumstances it is impossible to view the privilege offered as a monopoly or to conceive that profits much above those of other pursuits can be uniformly obtained. Second, the power complained of to expand and contract credits exists already. No matter what kind of money is used it is always in large degree in the hands of the banks, and they can lend it or withhold it with as free a choice and with as great a power as though they issued it themselves.

The idea that bankers would be prompted to issue notes only by self-interest is one that disturbs these gentlemen very much. And yet every comfort and necessity upon which modern life depends is supplied promptly and regularly by no other motive than somebody's self interest. We rely upon it. It is the most dependable factor in human affairs. When you know that an individual can only serve his interests by serving yours, you may count confidently upon his doing the best he can for you. England depends for her bread upon a supply from other nations, some of them hostile. A theorist might work himself into a fever over that proposition, if it were a new one, but England does not worry, for the self-interest of others will serve her. Now, the Secretary says the banker's self-interest can only be served as he looks to the requirements of the business world, and that whenever he fails to accurately and wisely so minister he suffers for it. Here is an assertion that a sound principle applies in this case. The critics make no effort to show that it does not apply. They assume him to say that a banker is so good a man that he can be trusted with great responsibilities, whereas his affirmation is that a banker is required by his self-interest to do those particular things which are intrusted to him.

The critics go far astray in their theory that in time of panic the banks would ruthlessly contract their issues as a means of taking care of themselves. They are vitally and fundamentally wrong in this assumption, misled by assuming that panics arise from a prevalent desire to exchange bank books for gold. Under a sound bank-currency system, with the notes so well secured that ultimate payment would be certain, no run on the banks for redemption of their

notes could occur, and they would be under no pressure to reduce their note issues. Panics ordinarily follow a period of overtrading, undue speculation, and imprudent debt creation. People become alarmed and afraid of each other. Everybody becomes seized with a determination to stop buying things, to sell what he has, and collect what is due him.

At such a time the pressure upon bankers from depositors may be very great and the calls for help from business customers are simultaneously most urgent. The situation is one of not money enough to go around. But the pressure is to collect unsecured debts, not secured debts. Bank notes issued upon a special deposit with the Government, or backed by an ample guaranty fund in the hands of the Government, are secured debts. The public does not get into a panic to have such debts paid; its clamor, then, is to get any kind of money from debtors whose solvency is in doubt. Consequently at such a time bank-note issues, instead of contracting, will expand, if there are any provisions of law by which expansion may take place. Instead of being an additional element of peril, they constitute the only prompt and effective means of relief in a commercial crisis ever yet devised.

Prof. Henry D. McLeod, in his work upon the Theory and Practice of Banking, proves this by a historical review of the great commercial crises that have occurred in England and on the Continent for the past hundred years. He shows that these commercial crises will come to every commercial country even though it has no money but coin. He shows that the Bank of England in 1798 refused to enlarge its note issues in the panic of that year, and was obliged to suspend payments as the result, while in every commercial crisis since then it has followed the policy of expanding its issues. In 1844 the act now in force was passed, which forbids the bank to increase its issues unless it has been necessary for the Government to suspend the act and authorize the issue of notes without regard to that provision. In these panics (1847, 1857 and 1866) there was no run on the bank for the payment of its notes, but there was a greater demand for money than it could supply, and the bank would have been unable not merely to have accommodated borrowers but to have paid its depositors on demand but for the suspension of the act and the expansion of the note issues.

His study of commercial crises led Professor McLeod to formulate this proposition:

Under the present system of commercial credit there must be some source with the power of issuing undoubted credit to support commercial houses in times of monetary panic.

Therefore he advocated the amendment of the act under which the Bank of England operates, in order that the directors might be free to use their judgment in meeting such emergencies and not be forced to await the tardy permission of the Government, although it is now understood and accepted that the bank will always receive authority to come to the public relief in the event of severe panic.

But we do not need to go to England for proof that banks will expand rather than contract their issues in a commercial crisis. In the United States in 1893 the national banks took out a considerable increase of circulation, and applied for much more. If the Government had been able to supply the notes promptly

a much larger increase would have occurred, and if the banks had been allowed to give security for notes out of their ordinary assets much of the distress and loss would have been averted. Hampered as the banks were by inability to expand their issues, they resorted in all of the larger cities to the device of clearing-house certificates, which for local use in some degree performed the work of bank notes. Thus by every means at their command the banks strove to increase the supply of money. That they could not do more was due wholly to the lack of legal provisions by which they might. They were impelled to this course by their own interests, their own needs, and this impulse reveals that the public interest would be served in such emergencies by properly regulated bank issues.

The charge that the banks planned the panic of 1893 as an "object lesson" of their power is so preposterous upon its face, and such an indictment not only of their integrity and patriotism, but of their intelligence, that sensible people surely do not need to have it refuted. If it were true the results would serve as the best possible proof of the folly of such a course. But the charge is supported by one of the most absurd forgeries ever devised to influence a public able to read. The idea that the officers of such an open and extensive organization as the American Bankers' Association would issue a circular letter directing all of its thousands of correspondents to call in one-third of their loans is so inconceivably ridiculous that the prompt announcement by the officers that the thing was a forgery was entirely superfluous. The lie, however, will doubtless continue to be used while it is supposed to serve its purpose.

The conditions that led up to the panic of 1893 are apparent enough. The Government had been creating $54,000,000 per year of overvalued silver currency, the volume of money in this country was raised above the world's level, and the inevitable overflow occurred. The Government's stock of gold steadily declined until it approached the line of the $100,000,000 reserve. All men familiar with the laws of money knew the country was in great peril. It was perfectly plain that if the Government continued that policy it would ultimately lose all the gold in its Treasury, would be obliged to suspend gold payments, and the country would fall to a silver basis. As the gold dwindled close to the reserve line, in February, 1893, and the situation became critical, the Secretary of the Treasury, Mr. Foster, appealed to the banks of New York City to turn over part of their gold to the Government to recruit its stock. Impelled by the fear of a panic, always so potent a consideration with a banker, they did so, giving him some $6,000,000 or $8,000,000 in exchange for paper.

In March and April the gold in the Treasury dwindled down to the reserve line again, and again the banks came to the rescue, turning over nearly $25,000,000 of their hoards in the hope of floating the Government past the danger point. It was by this time apparent that the Treasury could not continue to do business on that kind of capital. The cause of gold exports remained in force, and the efforts of the banks to keep gold in the Treasury were wholly useless while such was the case. The effort could not be maintained in the face of such conditions. The instinct of self-preservation asserted itself, and the words of warning of which it is attempted to make so much, but which were simple forecasts of the future, were spoken freely and without concealment.

It is quite possible and natural that some may have said that it was useless to struggle with the inevitable, and that nothing but a sight of the ruin they were inviting would convince those who persisted in the fatal policy. Hopeless of averting the crisis by any action in their power, after making repeated efforts to that end, those who realized the situation at last prepared themselves to meet it. Unity of action in support of the Government being broken, it was inevitable that there should be the stampede for personal safety that always occurs when danger is imminent and all hope of resistance is gone.

That selfishness and greed were manifest in "individuals" is not to be denied or excused, but they are inevitable accomplishments of disaster, and the responsibility for the condition and results rests at last upon the governmental policy which brought it about, and which rendered futile all efforts to prevent the convulsion that followed.

The other subject under examination is the treatment of our large stock of silver dollars. The bill provides that the Government will, when asked to do so, give gold for them. These dollars have remained at par heretofore without any specific provision for such exchange, and I have no quarrel with anyone who thinks they will continue to do so without it. As the Treasury is now administered there is no doubt that they will; but if a Secretary of the Treasury should accept the views of Messrs. Towne and Bartine and undertake to force them upon persons who could not use them, as, for instance, upon persons who desired money for export, they might go to a discount. There are a great many things this Government could safely do if there did not lurk in the minds of men the apprehension that by some unforeseen and incomprehensible dispensation of Providence the views held by these personally accomplished gentlemen might be put in force. They are no doubt familiar with what an eminent economist, John Stuart Mill, has said of such a currency as the silver dollars are, but I quote him below. After saying that it is possible to keep a paper currency at par with gold by strictly regulating its volume to conform with its relations to the standard, he says:

But, also, such a system of currency would have no advantages sufficient to recommend it to adoption. An inconvertible currency, regulated by the price of bullion, would conform exactly, in all its variations, to a convertible one; and the only advantage gained would be that of exemption from the necessity of keeping any reserve of the precious metals, which is not a very important consideration, especially as a government, so long as its good faith is not suspected, need not keep so large a reserve as private issuers, being not so liable to great and sudden demands, since there never can be any real doubt of its solvency.

Against this small advantage is to be set, in the first place, the possibility of fraudulent tampering with the price of bullion for the sake of acting on the currency, in the manner of the fictitious sales of corn, to influence the averages, so much and so justly complained of while the corn laws were in force. But a still stronger consideration is the importance of adhering to a simple principle, intelligible to the utmost capacity. Everybody can understand convertibility; everyone sees that what can be at any moment exchanged for five (dollars) is worth five (dollars). Regulation by the price of bullion is a more complex idea, and does not recommend itself through the same familiar associations. There would be nothing like the same confidence, by the public generally, in an inconvertible currency so regulated, as in a convertible one; and the most instructed person

might reasonably doubt whether such a rule would be as likely to be inflexibly adhered to. The grounds of the rule not being so well understood by the public, opinion would probably not enforce it with as much rigidity, and in any circumstances of difficulty would be likely to turn against it; while to the Government itself a suspension of convertibility would appear a much stronger and more extreme measure than a relaxation of what might possibly be considered a somewhat artificial rule. There is, therefore, a great preponderance of reasons in favor of a convertible in preference to even the best regulated inconvertible currency.

It is absurd to call the silver dollar a standard coin. A standard coin passes at its own value, while the silver dollar passes at the value of gold. The acts of Congress which call it a "standard" dollar express what they purposed, but never accomplished. Neither the act of 1878 nor the act of 1890 could have passed but for the hope and expectation that their influence would raise the bullion value of the silver dollar to its face value, and so make it in fact standard money.

The bill does not provide for the retirement of the silver dollars, but merely that the Government will give gold for them when desired, paying out the silver again. The measure provides that there should be no bank notes of less denomination than $10, and as few gold coins are made below that denomination, it follows that the entire field of use for money in denominations under $10 would be given over to silver. These gentlemen seem to be unable to comprehend the statement made by the Secretary, that under these conditions it would be a practical impossibility to present any considerable number of these dollars for exchange at the Treasury, and furthermore, that the banks could not use them in any considerable extent to redeem their notes. They say the banks would hoard all of the gold and the silver and force the community to do business on bank notes. That the vast daily business of this country could be carried on with no denominations of money under $10 is another idea that would not have occurred to a banker or practical man.

It illustrates how one learned in all the wisdom of the economists may, through devotion to a theory and unfamiliarity with affairs, commit himself to a preposterous proposition. They say that although this money would be in circulation, much of it would be in the banks. True, but the banks could not do business without it. A bank is a business shop like a store, has its customers whose wants it must meet, and money in denominations under $10 must be part of its stock. There is nearly $1,000,000,000 of gold in this country. Its production on this continent is now fully $100,000,000 per year. Whoever obtains gold puts it in some bank on deposit, and that bank would be able to issue notes against it. Now, in the name of all that is reasonable, why should that bank, when called upon to redeem some of those notes, seek to hold the gold which it does not need and pay in the small denominations of money which it can not do business without? So also in the payment of customs and revenue duties to the Government. They are payable largely at a few important points. The silver certificates, being scattered over the country, could not be had in such sums, and the revenues of the Government would, therefore, in large degree be received in gold.

I do not understand that the Secretary has any objection to the quantitative theory of money as stated in the response, viz., that it depends, "other things remaining constant, upon the amount of it available for the work to be done by it." But a diligent reading of the addresses of these two gentlemen for several years has failed to discover when they ever took an account of the "other things" that have not been constant. They give tables of comparative prices to show how far commodities have declined in the past twenty-five years, but never a calculation to show what part of this decline has been due to improved methods of production. The reduced labor cost of commodities is one of the most familiar facts of the time. Why, if they can prove a reduction in price due to the appreciation of gold, do they not analyze the reduction, and separate that part which is due to the appreciation of gold from that which is due to the labor-saving methods and other new influences? If they are unable to identify and separate the elements, how do they know that there has been any actual appreciation of gold as compared to the products of labor? Why should they expect to impress anybody by the mere exhibition of tables showing a decline to which several causes are known to have contributed, and no part of which can be definitely traced to the cause they allege?

Appealing once more to the economists, the following paragraph from Mill may be given:

In a state of commerce in which credit is habitually given, general prices at any moment depend much more upon the state of credit than upon the quantity of money.

These gentleman have an abnormal fear of gold scarcity. They have seen so much timidity on the part of holders of gold under the silver agitation of recent years that they do not comprehend what a supply is available or with what readiness it would be used if the country was once established on a rational monetary system. Furthermore, they do not appreciate the vast expansion which is now annually going on in the world's supply. While they have been talking, their arguments have been vanishing. While they have been insisting that the supply of gold is not to be had, somebody has gone out and dug it up.

The amount of new gold available for monetary use this year will be as great as the aggregate of both gold and silver available for that purpose five years ago, at the ratio of 16 to 1. When we enter upon the next Presidential campaign, the amount of new gold annually available for monetary use will be as great as the amount of both gold and silver available in the year of the last Presidential campaign. The volume they demanded then has since been supplied, and production is swelling at an extraordinary rate. If the quantity of gold and silver was sufficient for redemption money then, the quantity of gold alone is now. It is absurd to talk about hoarding this output of gold. Those who set up this claim are behind the times. They lag superfluous on the stage. In brief, they have what they have asked for; why should they not rest from their anxieties?

In this hasty sketch it has been impracticable to touch upon all of the points raised in the rejoinder, and I have undertaken only to review the salient features.

GEORGE E. ROBERTS.

THE NEW YORK PUBLIC LIBRARY ASTOR, LENOX AND TILDEN FOUNDATIONS.

OPERATIONS OF EUROPEAN BANKS.

The extent to which the people of Great Britain have invested their money in all parts of the world has made it a matter of necessity with them to understand thoroughly the financial, commercial and industrial conditions of the countries wherein their many interests lie. One cannot help being greatly impressed with the efforts which are put forth by British trade journals to place before their readers the latest and most accurate information concerning foreign financial institutions. A recent number of the Bankers' Magazine of London contains an excellent review of the operations of the Bank of France, the German Reichsbank, and the Austro-Hungarian Bank in 1898. For the benefit of the readers of the Bankers' Monthly a part of the review is reproduced.

To each of the three great continental banks the year 1898 has been of special importance. For the Bank of France it was the first year of operation of the law of November 17, 1897, which renewed its privilege, and at the same time imposed new and, to some extent, onerous conditions upon its working. In Germany the bill for regulating the affairs of the Reichsbank is at the present time under discussion, and in view of the hostility of the agrarian party, and the demands made by them upon the assistance of the bank, the directors must have keenly regretted the necessity of keeping their published discount rate so long at the danger-signal figure of 6 per cent. The privilege of the Austro-Hungarian Bank expired with 1897, and although in Austria an imperial decree came into operation forthwith, and prolonged it for another year; in Hungary a fortnight elapsed before a similar law could be passed, and during that time the bank's note-issuing operations were conducted without any legal sanction.

In addition to these disturbances, arising from the action or inaction of the several legislatures, each bank had an anxious and difficult situation to deal with. In France there was the Dreyfus agitation, with its warnings of revolution throughout the year, and the war scare in the autumn. In Germany there was a heavy pressure for money, which at times threatened an actual panic, while in Austria the aggravation of the racial jealousies, the steady deterioration in the political situation, and the continued uncertainty as to what the future might bring forth, were most prejudicial to the prudent conduct of business. But the anxieties of banks always bring their consolations with them, and in this case all three obtained the reward of those who fish in troubled waters, in the shape of handsome additions to their divisible profits. For risk has to be paid for, and in times of trouble it is the smaller and weaker houses that begin to restrict their accommodation, with the result that the great houses are able to do a larger business at more profitable rates.

To a note-issuing bank the fluctuations in its holdings of coin and bullion are of primary importance, and determine more or less directly the whole conditions of its working. But in these days it is only the gold treasure that varies to any extent, and the movements of silver are of no international importance. Each of the three banks hold large quantities of legal tender silver, entered in

its books at about double its melting value. At the beginning of the year the Bank of France had 48,200,000 pounds sterling in silver, the Reichsbank 9,471,-500, and the Austro-Hungarian Bank 10,280,000 pounds.

In France and Austria silver coin returns to the banks from the circulation during the first seven or eight months of the year, but it all flows away again in the autumn. Thus at the end of the year the Bank of France had neither gained nor lost, while the Austro-Hungarian Bank had increased its holding by about 50,000 pounds. A similar movement, no doubt, takes place in Germany, but the Reichsbank only states the amount of its silver once a year, when its annual balance sheet is made up. According to this 527,000 pounds in thalers had gone into circulation during 1898.

With the gold holdings there was no such flux and reflux, and all three banks lost considerable amounts during the year. The Bank of France had 5,072,000 pounds less at the end than at the beginning; the Reichsbank 3,170,000 pounds, and the Austro-Hungarian Bank 365,000 pounds. The explanation of this loss, remarkable in view of the unprecedented output of the gold mines during 1898, is to be found in the demands of the United States and Russia. The total imports into the United States amounted to 28,369,000 pounds, a considerable part of which, however, came direct from Australia.

The operations of Russia are involved in the mystery which always surrounds her financial measures. The Bank of Russia lost 20,400,000 pounds in 1898, but as during the year 24,500,000 pounds in notes were withdrawn from circulation, it may be inferred that an equivalent amount of gold was issued for internal purposes. Whether the gold that is now being distributed broadcast over Russia will pass into hoards, or remain in circulation, or gradually drain away across the frontiers, is a problem, the answer to which will very greatly influence the European money markets during the next few years.

Thanks to the issue of the Chinese loan, the Bank of England held its own in the struggle for gold, and ended the year 120,000 pounds richer than it began. Of the smaller European banks, the Banks of Belgium, Holland and Spain were able to add, respectively, 500,000 pounds, 1,700,000 pounds and 1,600,000 pounds to their stocks.

As might be expected, the discounting of commercial bills forms in each country the staple business of the national bank, and all agree in fixing three months as the longest permissible currency of the bills they take. In Germany 76.5 per cent, in Austria 66 per cent, and in France 55 per cent of the gross profit from banking operations during the year was derived from this source alone.

With all three banks the history of the Bank of England is repeating itself, and they are gradually being undersold and driven out of the discount market. This process has gone furthest with the Bank of France, whose bill-case now only holds about half as much as it did in the years near 1880. Within the last few years it has had to yield the first place in the amount of discounts to the Crédit Lyonnais. In Austria also the directors of the Austro-Hungarian Bank are constantly complaining of the difficulty they experience in keeping control of the market. In Germany matters are in a better position, for though the

other banks do in the aggregate a very large amount of business, yet much of their resources are employed in financial enterprises of various sorts, rather than in ordinary discounting, and with the remarkable development in German industries during the last few years, there is room for them and for the state bank as well. The effect of this competition on the state banks usually manifests itself by a decrease in the average amount and in the average currency of the bills they discount, the other banks preferring to keep to themselves as much as possible the profitable business of discounting long bills of large amounts, and ordinarily using the state banks only to turn in their bills for collection a few days before maturity. But in 1898 there was in each case a reaction against this tendency; it was, for one reason or another, a year of stringency, and all three banks were applied to for accommodation which would usually have been obtained in the open market, with the result that, as the following table shows, they were doing in both respects a better class of business:

	Average currency of bills.		Average amount of bills.	
	1897.	1898.	1897.	1898.
Bank of France	27 1-3	27 1-2	705 francs.	721 francs.
Reichsbank	31.7	34.8	1,726 marks.	1,777 marks.
Austro-Hungarian Bank ...	42	36	873 florins.	908 florins.

The smallness of the average amounts of the bills is very noticeable, and if the corresponding figure for the Bank of England were obtainable, the comparison would be still more striking. In fact, all three banks are compelled by political considerations to pay great attention to the requirements of their smaller customers. Thus, in Paris no less than 1,948,800 bills, or one-third of the total number discounted, were for amounts of four pounds (100 francs) or under, while 190,000 were for 10 francs or under, the minimum admissible amount having been reduced by the new law to 5 francs. In the other two countries the corresponding amounts were much smaller, for there the use of discount facilities is not nearly so common among the smaller commercial classes. The Reichsbank discounted 424,811 bills of 5 pounds (100 marks) or under, and the Austro-Hungarian Bank 261,681 of 4 pounds (50 florins) or under.

The contents of a continental banker's bill-case usually decrease steadily during the first half of the year, but in 1898 this movement was interrupted when, on April 7th, the Bank of England raised its rate to 4 per cent. The step was taken in order to check a drain of gold which had been going on for months. The bank directors had held on in the hope that the control they obtained over the market through the revenue collection would be sufficient to keep the exchanges in their favor, but when the turn of the quarter came, with their reserve reduced to a dangerous figure, and an urgent demand for the United States apparently setting in, they were compelled to take prompt and unusual measures to obtain gold. Fortunately for them, the issue of the Chinese loan for 16,000,000 pounds followed a fortnight later. The proceeds had to be paid into the Bank of England, and in consequence the raising of its rate had a quite unusual effect in attracting gold from the Continent.

Of the 7,944,000 pounds received at the bank from abroad between April 14th and June 1st about 1,000,000 pounds came from Austria in sovereigns, and

during that period the Austro-Hungarian Bank lost 1,460,000 pounds. The bank returns show large arrivals from France and Germany at this time, but, unfortunately, do not give their exact amounts. If the Board of Trade returns are to be trusted, there were imported into the country during these seven weeks about 1,000,000 pounds from France, 3,150,000 from Germany, and 1,125,000 pounds from Holland; in these last two figures the arrivals from Austria seem to be included. But of these fairly large amounts very little came from the great banks, for the Reichsbank only lost 610,000 pounds, while the Bank of France actually gained half a million sterling. They must have been provided for the most part out of the holdings of the other banks and finance houses, and the effect of these withdrawals only appears indirectly in the accounts of the state banks by the increase of their business in discounts and advances, which the depletion of their rivals' tills enable them to secure.

The smallness of the imports from France is very remarkable, especially as a difference of fully 2 per cent was established between the discount rates on the two sides of the channel. The truth is that the time-honored tradition of the efficacy of the discount screw in attracting gold has long ceased to be true in the case of France. When cash payments were resumed after the war the people had got used to notes, preferred them to gold, and did not use the new facilities afforded to them. The result is that gold tends to gravitate into the Bank of France. The stocks held by the large houses are not great. Thus, when the Bank of France refuses to part with gold for export, it can only be obtained by the laborious and slow process of collecting it from shopkeepers and hotelkeepers in Paris, and in the provincial towns. The limit of the supply that can thus be obtained is about 150,000 pounds a week, an amount quite insufficient to meet a sudden demand for export. No doubt the Bank of France has eventually to supply what is required, for it never refuses to let out the gold needed in the ordinary course of things for internal purposes. When the metallic circulation has been depleted by the collection of coin for export, the deficiency has to be gradually made up, the bank finds that payments are being made to it in notes instead of in napoleons, and this continues until equilibrium is established. Such a movement explains to some extent the steady decrease in the bank's gold during the rest of the year and the first months of 1899. The effect of a foreign drain is spread in this manner over a long period, and thus is produced the regularity and smoothness of working which distinguishes the French financial system.

The disturbances in the discount market during the autumn were much more serious. Even apart from the Fashoda incident there would probably have been great stringency in Berlin, but when the danger of war compelled the English bankers to look more closely into the nature of the accommodation they were giving, it was their holdings of German finance bills that they decided to curtail. Fortunately the Paris bankers were more complaisant; credits estimated at from fifteen to twenty millions sterling were placed at the disposal of Berlin, and the necessary funds were obtained by sending large parcels of bills into the Bank of France for discount. Between September 8 and November 3 its bill-case increased by more than eighteen millions sterling. The bank was compelled

to raise its rate of discount, a step which had not been taken since 1888. But the change was only from 2 to 3 per cent, and this moderate increase was sufficient to protect it during the rest of the year.

On the vexed question of the regulation of note issues the events of 1898 furnish some not unimportant information. The course of events in all the principal money markets of the world is in normal years determined by two simple facts—the occurrence of the harvest in the early autumn, and the occurrence of the Christmas festivities at the end of the year. At these seasons a greatly increased demand is experienced for the notes and coin which form the actual medium of exchange. This demand is a perfectly legitimate one, in no way connected with the existence of speculation—healthy, or otherwise. But great difficulty is often felt in meeting it. Gold and silver cannot be called into existence at particular seasons of the year; what is required is an expansion of the note circulation, and this is hampered in most countries by the laws which regulate its issue. In no case do these laws recognize or allow for the seasonal variation in the circulation. They lay down definite rules, which are the same for all times of the year. In Canada and in France there is no trouble, because the limits of the permissible circulation are fixed so high that there is practically no fear of their being attained. In England the demand for actual cash varies very little, except just about Christmas time; and then no difficulty is felt owing to the bankers' habit of regarding their balances with the Bank of England as equivalent to actual cash. If these balances become depleted by the withdrawals of coin or notes for the circulation, all that is required is to drive the brokers to the bank, with the result of equal increases appearing in the "other deposits" and "other securities." Thus the rise in the discount rate invariably experienced here in the autumn is, for the most part, merely a reflex of stringency elsewhere. But in Germany and Austria it is different; there the limit of the free circulation is frequently exceeded, and on the excess the banks are obliged to pay a tax of 5 per cent to the government. Thus, whenever the limit is being approached, the banks must raise their rate of discount at least to this figure, for they cannot be expected to buy bills at a less price than the notes which they give for them cost. Nor does the trouble end there. To meet the requirements of the autumn the banks are obliged to hold large quanties of gold throughout the year. Finding, as they do usually in the spring and summer, that their circulation is far below its legal limits, the Reichsbank and the Austro-Hungarian Bank are tempted to compete for bills in the open market below the official rate of discount. By so doing they tend to depress the market discount rate and widen still further the limits between which it fluctuates. From another point of view, their action in thus discounting amounts to forcing into circulation notes which are not really required. In fact, the present limits of 290 million marks and 200 million florins for the uncovered note circulation are too high at the end of May, and not high enough at the end of October.

In 1898 the difficulty was especially great. The tax free limit was exceeded sixteen times in Germany; between the 30th of September and the end of the year the circulation was within bounds only on December 7 and 15. The tax paid to the government amounted to 96,000 pounds. In Austria there was a

constant excess from the 30th of September onwards, and the State obtained 17,900 pounds. Rates of 6 and 5 per cent had to be exacted in order to check, as much as possible, the demands on the bank's resources. In France the knowledge that accommodation could be obtained if required, and that there was no necessity for applying the discount screw, was sufficient to keep rates down, and even the abnormal demands of the German bankers were met without any undue expansion in the note circulation.

The persons most seriously affected by the present state of things are the agriculturalists, for the season of stringency is precisely that during which their products come to market, and they have to bear the penalties of excess in industrial and commercial circles encouraged by cheap money during other parts of the year. If the agrarian party in Germany would abandon the fantastic schemes in which they indulge, and concentrate their efforts upon getting an amendment of the bank law which would substitute for the present fixed limit of the circulation a limit varying with the requirements of the season, as proved by experience, they would not only relieve their own pockets, but would also remove a quite unnecessary source of disturbance from all the other money markets of the world.

The semi-state character of all three banks compels them to extend their operations practically all over the country. Thus the Bank of France does business in 261 places, while before the end of the present year the new law provides for the opening of thirty new sub-offices, and for banking facilities being given in sixty new towns. The Reichsbank carries on business in 294 places; the Austro-Hungarian Bank in 206. According to these figures Germany appears to be the best banked country, having only 718 square miles to one banking center, as against 782 in France; but under the new régime France will take the first place, with one center per 582 square miles. The relatively backward industrial and financial development of Austria-Hungary is reflected in the figure of 1,172 square miles to one bank place.

STOCK COMPANIES IN GERMANY.

The number of joint stock companies founded in Germany in the year 1898 was, according to the Oekonomist, 329, with a share capital of 46,362 million marks. The number of such establishments in the seven preceding years was as follows:

	1897.	1896.	1895.	1894.	1893.	1892.	1891.
Number	254	182	161	92	95	127	160
Share capital in million marks	380	268	250	88	77	80	90

In the year 1889, 360 companies with a share capital of 402 million marks were founded.

THE MERCHANT AND HIS BANKER.

Between these two important members of our commercial society there is complete reciprocity. The merchant needs credit, and the banker furnishes it; the banker needs money, and the merchant furnishes it. In service the banker waits upon the merchant, in dependence the merchant waits upon the banker; and yet the reverse is true. Together the merchant and banker distribute the products of the earth.

It follows that the merchant and banker are alike interested in what we call "good times." While it is not generally so believed, it is true that money and credit pursue parallel lines. When confidence is unshaken, money seeks investment and circulation is increased (ordinarily multiplying the circulation is equivalent to, nay, is more useful, than increasing the quantity), and the volume of credit is also enlarged for the purpose of establishing and maintaining new industries. When there is panic abroad, money hides and credit diminishes; and stagnation means idle money and idle goods.

This being true it becomes the part of wisdom for those two business integers to study mutual interests and maintain harmonious relations. Out of all the complex and diverse private interests comes one beneficent whole. Distinct interests lose nothing by acting together.

It is toward the duty of bowing to the demands of this larger view that we wish to call attention. Too often it is the case that in the pursuit of the near-by dollar we lose sight of the interdependence of commercial lines and the natural and rightful customs which arise therefrom. The good merchant and the good banker work hand in hand to a common end, and neither should allow his own peculiar monetary interests to strain these relations.

To illustrate: In times of depression and panic it is the bounden duty of the banker to hold up the merchant and never call loans unless for reasons of safety; and the merchant correspondingly should lend himself willingly to current rates for money and pay the real worth of his accommodation. This is both consistent and right. And yet the rule is not always observed. The banker perhaps from necessity and for fear of driving away custom will not advance interest rates and rarely indeed will the merchant pay what is asked without a feeling that undue advantage has been taken. The banker could obtain easily the price asked from other sources, therefore the accommodation is really all to the side of the merchant.

This allusion to money suggests the thought that the merchant should at all times, especially in the face of fierce political opinion, defend the banker. More than any other man he knows the peculiar nature of banking and credits. He knows that credit is the very life-blood of business. Merchants are borrowers. However ample the capital invested, there are times in the merchant's annual career when it is wise to borrow money. Stocks would be heavy and cumbersome which were sufficient for all seasons. It is better to make short-time loans to meet special demands. The immense volume of trade must needs deal in

futures. Credit is the natural and necessary product of mercantile business. Manufactured goods must be contracted for long in advance, partial payments made on delivery. Hence the accepted customs draft and bill of exchange; hence commercial paper in all its various forms. And this, as we know, is the money with which business is conducted, and the bank the maker thereof. The inflexibility of a standard is imperative. That it is based on the consent and usage of nations is apparent. The ultimate clearing house of the world is in its greatest commercial center, London. There the credit offsets finally take place; there gold alone pays balances. The element of time and place of payment must never be allowed to alter the contract price. And here the merchant and banker stand or fall together. Each is interested alike and each should defend the other.

Take the country merchant and country banker, how distinct and separate in work, how close in sympathy—and one in spirit. Every community of five hundred or five thousand souls is a stronghold. Each part is necessary to prosperity. If the bank is a citadel, the store is an outpost. The enemies of trade must attack the outpost first. To change the figure! The bank, manufactory and store, all together, index the growth and decay of the community. They are the heart, brain and muscles of the organism.

Now it is a fact, seldom appreciated, that the use of capital by these factors, should be kept to each several purpose. It is through the individuality of each that the community exists. Independent action conserves harmonious results. The banker should not own a store, nor the merchant a bank. There is a passion among merchants in small cities to own and direct banks. Short-sighted men imagine that it adds to business standing to be director in half a dozen enterprises. It does not. Ten to one it hurts the enterprise and the merchant, too. Too many banks makes too many merchants. The way to further the interests of a community is to diversify its pursuits. Up to ten thousand people three banks are enough. After that build factories. These feed stores, banks do not. Diluting the power of banks, multiplying the number of stores, without adding new employments and new people, is a sure way to kill a town.

A home market is a good thing, but a foreign one is better. Development of local resources is the desideratum. What is really gained by the trade of a community or nation is the products which make for comfort and happiness inherent in another soil, climate and country obtained through fair exchange. What is left at home of the labor of one generation is the heritage of the next. This is true wealth. All else is comparative fortune. It is that inequality of possession which comes from unequal talents and opportunities. Hence prosperity lies through independence, individuality, and diversity of pursuits when we speak of communities.

Another duty is incumbent upon the merchant and his banker. That is voluntary and faithful acquiescence in the unwritten rules and peculiar customs which belong to the business of each. Whatever walk in life man may take he should respect the rights of his fellow-laborer. Merchants sometimes presume upon the value of their deposits to exact free service from the banker for which he should receive pay. Bankers sometimes purchase supplies in away-from-

home markets. Neither practice is equitable. Business amenities should not only be preserved because business men owe duties to each other, but because they make for prosperity and preserve that harmony which is the true upbuilding force of the community. CHARLES W. STEVENSON.

LIABILITY OF BANK DIRECTORS.

A decision involving an important point in transactions on the board of trade has been handed down in the United States Circuit Court of Appeals by Judges Woods, Jenkins and Bunn.

In sustaining judgments formerly given against the plaintiffs in error in the lower court the judges held that the directors of a bank are not liable for the mismanagement of funds by the president, who had taken advantage of his position to speculate on the board of trade. The court denied the appeal of three Chicago broking firms against whom judgments had been given in favor of Robert R. Beard, receiver of the First National Bank of Pella, Ia., for money lost in their firms by the president of the bank.

The plaintiffs in error who appealed the cases from decisions given by Judge Grosscup are C. B. Congdon & Co., Lamson & Co., and Elliott H. Phelps and Luther Bodman of the firm of Milmine, Bodman & Co., all Chicago brokers. The judgments in each case were under $5,000. The clause on which they were held liable, and to which they took exception, was stated by Judge Grosscup as follows:

"When, in violation of his right, an agent makes an appropriation of his principal's money and turns it over to a third person, the principal may recover from the third person the money so appropriated, unless the third person is a bona fide holder for value and without notice."

The president of the bank at Pella was E. R. Cassatt, who is now serving a sentence for defaulting in the sum of $65,000. He had been president since 1871, and held a majority of the stock in the bank, which went into the hands of a receiver June 25, 1895. Five months before this Cassatt signed a paper purporting to be a draft on the Bank of Pella, directing the National Bank of Illinois to pay to C. B. Congdon & Co. of Chicago $2,000. The draft was indorsed by Cassatt as president and cashier of the Bank of Pella, and the money was collected from his bank. It was not until the institution became insolvent that its funds were found to have been mismanaged by numerous transactions of this kind. The court from which the appeal was taken had decided that the funds of the bank had been controlled by the president since 1881 and that his defaultings had been carefully concealed by forgeries.

The deals which Cassatt had carried on for years with the firm of Congdon & Co. had been closed before the future to which they related had arrived, and without the actual passing of any grain or provisions. The Chicago firm was protected by the margins advanced from time to time by Cassatt, and though the latter was continually losing he kept on drawing upon the funds of the Bank of Pella.

In awarding the judgment the court found that the Chicago brokers had made no effort to learn if Cassatt had means other than the funds of the bank, and in their appeal the brokers claimed that the officers of the bank were responsible in having allowed their president to remit money without examination of the funds. It was claimed that the bank should stand the loss occasioned by the mismanagement of Cassatt and the alleged negligence of the directors. The charges in the three cases are the same, and the Court of Appeals passes upon the common points in each of them.

Judge Woods, who delivered the opinion, says in part: "If, trusting to his (Cassatt's) integrity and individual responsibility, the directors authorized him to use drafts of the bank for his individual purposes, whether paid for at the time or not, any loss resulting from a misuse of that authority ought, of course, to fall on the bank rather than on a third person who in good faith had paid value for the paper, and the question of good faith would be determined by the ordinary rules applicable to the transfer of mercantile paper.

"Cassatt was not a depositor, and in no way made good to the bank the moneys taken from it by means of the drafts. If the plaintiffs in error are to be compelled to make restitution it is because the particular sums which they received were wrongfully taken by Cassatt from the bank and they were parties to the wrong. Cassatt alone had knowledge of the truth, and, though he was president, his knowledge of his own frauds, perpetrated for his own individual purposes, was not attributable to the bank. The proposition that the directors of the bank were guilty of culpable negligence is unavailing. There is no finding that there was such negligence. If Cassatt had sent to the plaintiffs in error money of the bank instead of drafts, advising them that it belonged to the bank, there could be no question of their liability to make restitution. The drafts bore proof on their face that they were drawn upon the funds of the bank, and that they were not drawn in the course of the bank's business, but in discharge of the individual liability of the president of the bank to themselves, they of course understood.

"They, therefore, knew that unless there has been conferred on the president, Cassatt, an unusual and special authority to sign and issue drafts of the bank in his private transactions, the paper sent to them was unlawful and for the proceeds thereof they would be liable to the bank or its representatives."

It is probable the brokers will take the case to the Supreme Court, and that the receiver of the National Bank of Pella will bring other suits of the same nature into the courts.

ITALIAN BANKS IN BRAZIL

An Italian bank will shortly be created at Rio de Janeiro with a capital of 5,000,000 lire, and having agencies in all the capitals of the various Brazilian states and other places where Italian colonies are in existence. The new concern is considered to be of great utility for Brazil, as it will retain and employ the money saved by the Italian colonists and hitherto sent home. Brazilian financiers have calculated that at least 40,000 contos or 50,000 contos, being the profits and earnings of the Italian traders and workmen, annually leave the republic.

DECISION ON TAXATION OF STOCK.

A decision has recently been made by Deputy Commissioner of Internal Revenue Williams, in regard to the taxation of shares of stock in a case where the capital stock of a concern is divided into a greater number of shares than originally. A case was submitted to the bureau covering the following points: A corporation proposed to reduce the amount of its capital stock, and divide the sum into more shares than had originally been held. The new shares were to be exchanged for the old in the same name as the original stock. The question raised was: What, if any, would be the stamp duty? Deputy Commissioner Williams has ruled that "neither the old certificates to be surrendered, nor the new certificates to be issued, said new certificates representing the reduction in amount of the capital of the corporation, but an increase of the number of shares of said corporation, are subject to taxation."

SUMMARY OF REPORTS OF NATIONAL BANKS.

	July 14, 1898.	Sept. 20, 1898.	Dec. 1, 1898.	Feb. 4, 1899.	April 5, 1899.
	3,584 banks.	3,585 banks.	3,590 banks.	3,579 banks.	3,583 banks.
RESOURCES.					
Loans and discounts	$2,151,777,695.60	$2,155,961,627.91	$2,214,394,838.15	$2,299,041,947.22	$2,403,410,895.66
Overdrafts	11,924,282.56	16,557,982.63	22,674,456.74	18,542,345.29	17,945,729.63
U. S. bonds to secure circulation	218,106,450.00	224,628,840.00	238,586,290.00	235,209,290.00	233,731,140.00
U. S. bonds to secure U. S. deposits	53,519,100.00	83,926,230.00	95,528,020.00	89,100,240.00	89,200,540.00
U. S. bonds on hand	13,731,350.00	30,614,010.00	29,224,090.00	25,028,70.00	22,154,400.00
Premiums on U. S. bonds	18,945,195.10	18,971,197.22	19,859,781.31	19,061,207.41	18,569,916.95
Stocks, securities, etc.	250,689,375.09	255,198,927.69	259,135,409.88	276,704,595.54	300,281,257.80
Banking house, furniture, and fixtures	79,308,604.63	79,386,377.51	79,190,505.00	79,173,842.32	79,006,522.33
Other real estate and mortgages owned	30,186,270.70	30,484,417.71	30,965,488.61	30,583,528.03	30,900,209.90
Due from National banks	161,138,722.49	1[illegible]9,128,045.17	193,886,881.09	203,074,179.21	213,213,054.25
Due from State banks and bankers	43,248,800.85	46,921,878.06	56,246,804.91	60,391,784.03	58,340,492.61
Due from approved reserve agents	320,015,045.44	320,002,040.90	359,471,346.51	432,035,501.85	412,677,297.19
Checks and other cash items	17,308,916.92	16,828,942.11	19,228,078.51	17,056,884.10	18,806,769.38
Exchanges for clearing house	94,276,408.17	110,286,935.[illegible]	194,981,281.67	75,672,640.30	212,815,211.29
Bills of other National banks	20,811,692.00	19,649,743.00	22,092,334.00	20,650,964.00	20,711,021.00
Fractional currency, nickels, and cents	1,093,904.16	1,023,834.03	1,016,620.94	1,107,636.03	1,109,785.32
Specie	333,677,130.95	293,874,158.39	328,600,711.45	371,843,491.95	364,162,552.89
Legal tender notes	114,914,997.00	110,038,300.00	117,845,702.00	116,003,066.00	110,235,423.00
U. S. certificates of deposit	20,385,000.00	16,810,000.00	17,905,000.00	21,140,000.00	19,820,000.00
Five per cent redemption fund	9,601,066.56	9,795,058.25	10,484,284.11	10,286,903.25	10,306,883.84
Due from Treasurer United States	11,083,427.06	4,019,551.74	2,181,696.22	2,175,649.66	1,736,037.32
Total	$3,977,675,445.17	$4,003,511,044.87	$4,313,394,519.10	$4,403,883,073.20	$4,639,138,160.36
LIABILITIES.					
Capital stock paid in	$ 622,016,745.00	$ 621,517,895.00	$ 620,516,245.00	$ 608,301,245.00	$ 607,262,570.00
Surplus fund	247,935,215.65	247,555,108.57	246,695,552.28	247,522,450.02	246,169,893.65
Undivided profits, less expenses, and taxes	85,036,427.50	93,015,097.86	94,403,831.31	86,439,845.17	93,687,856.72
National bank notes outstanding	189,866,298.50	194,483,765.50	207,093,317.50	203,636,184.50	203,829,270.00
State bank notes outstanding	56,007.50	55,907.50	55,107.50	53,11[illegible].50	53,110.50
Due to other National banks	467,634,068.18	446,417,454.0[illegible]	521,988,326.98	600,964,5[illegible]3.63	589,170,922.37
Due to State banks and bankers	252,182,773.37	251,917,900.89	272,965,525.82	312,136,056.50	333,177,342.39
Dividends unpaid	2,704,832.25	1,008,410.82	1,243,005.18	1,455,44[illegible].30	1,932,494.28
Individual deposits	2,023,357,159.60	2,031,454,540.29	2,225,269,813.21	2,222,193,156.59	2,437,223,420.29
U. S. deposits	48,081,038.95	70,187,368.12	88,324,695.73	81,120,873.13	81,340,227.75
Deposits of U. S. disbursing officers	4,788,377.83	4,977,832.80	5,580,659.42	5,5[illegible]2,537.62	5,822,609.61
Notes and bills re-discounted	5,364,952.85	6,084,815.45	4,131,642.54	1,752,621.33	1,620,476.19
Bills payable	9,283,235.11	11,283,3[illegible]2.33	6,076,208.25	3,383,891.06	5,675,587.74
Liabilities other than those above	19,368,26[illegible].88	23,551,615.69	19,050,578.38	19,421,09[illegible].85	22,162,378.87
Total	$3,977,675,445.17	$4,003,511,044.87	$4,313,394,519.10	$4,403,883,073.20	$4,639,138,160.36

FOR INTERNATIONAL BANKS.

It begins to look as if, in spite of the failure of Congress to provide for the establishment of an International Bank, we shall have some American system of international banking. When the International Bank bill was defeated in the House of Representatives during the session of Congress just closed the hope was expressed that private capital would undertake the establishment of American branch banks in the different ports of the world even without receiving any special encouragement from the National Government. The announcement that the firm of J. & W. Seligman & Co. is about to establish branch banks at Manila and at Honolulu seems to indicate that the hope expressed at that time will be fulfilled.

The advantages of having American branch banks in all foreign countries are so obvious as hardly to require comment. The transaction of our banking business with citizens of other countries, through foreign branch banks, not only diverts profits from American to foreign bankers, but it seriously handicaps our foreign trade. Whenever a sale is made to a citizen of South America, for instance, the buyer is obliged to get a letter of credit on a London banker in favor of the American seller. The American shipper then draws on this letter of credit, sending with his draft the shipping documents to be given up to the London bank where the draft is accepted. Duplicate documents are forwarded to the branch bank in the country where the sale is made. It does not need argument to show that such a cumbersome and roundabout method of settling accounts is a serious drawback to the extension of our foreign trade.

DUPLICATE MARGIN CERTIFICATES STAMPED.

Another internal revenue ruling of interest to the banks, and particularly those which do a large grain business, has just been rendered. It relates to the stamping of margin certificates. These certificates are issued in duplicate, the original one being deposited with the secretary of the board of trade and the duplicate going to the broker having the call in the deal. Ever since the revenue law went into effect there has been a controversy among the banks as to whether the duplicate certificate required a stamp. Some of the banks took the ground that the law contemplated the stamping of only the original, while others held that, both certificates being essential parts of the transaction, they each required a stamp. The Illinois Trust and Savings Bank took the latter view of the case, and finally appealed to the Internal Revenue Office for a decision in the matter. This decision has just been rendered, and it sustains the Illinois Trust and Savings Bank in its contention. The internal revenue officials hold that, inasmuch as the amount named in the certificates is payable on the return of either the original or duplicate, both should have the necessary amount of stamps affixed. The principle is much the same as that which applies to drafts, the original and duplicates of which are all stamped.

JAPANESE LOAN TO BE MADE.

The new Japanese loan of $50,000,000 will be issued in a short time. A syndicate composed of Parr's Bank in London, the Yokohama Specie Bank, the Hong Kong and Shanghai Banking Corporation, and the Chartered Bank of India, Australia and China will make the issue. The loan will be offered at a price of 90. Details regarding the matter are not at present obtainable, but the underwriting, so-called, has been arranged. What amount the Japanase treasury will realize on this loan of $50,000,000 is a question of discount financiering which will probably not be ascertainable until all the details of the issue are published by the ministry of finance of the empire. So long as the loan has not reached the ultimate lenders, in transactions of this kind, the amounts which the issuing bank or banks pay to the final borrowers are not made public, it being considered as a detail of private business. Of course, the rule is for the issuers to pay less than the price at which it might be offered to the public. The plan will be carried on through London representatives of the issuing houses.

RIVALRY IN EXPORT TRADE.

Ambassador Choate's recent remark that the United States and the United Kingdom would doubtless continue a friendly rivalry in regard to the world's commerce is quite justified by the latest figures on the commerce of the two countries as supplied by the Treasury Bureau of Statistics. These show that the exports of domestic merchandise from the United States in the eight months ending with February amount to $829,335,141 and those from the United Kingdom amount to $798,960,427. In the calendar year 1898 the domestic exports from the United States amounted to $1,233,564,828, while those of the United Kingdom amounted to $1,131,944,331. The year 1898 was the first in which the domestic exports from the United States exceeded the domestic exports from the United Kingdom. On only two occasions prior to 1898 have the domestic exports of the United States exceeded a billion dollars, while those of the United Kingdom have constantly exceeded a billion dollars during the past twenty years. The latest year in which her exports of domestic merchandise fell below the billion dollar line was 1879, when they amounted to $928,929,026, while in 1898 they amounted to $1,131,944,331. In 1879 our own exports of domestic merchandise amounted to $754,656,755 and in 1898 to $1,233,564,828. This shows an increase in the twenty years of but 22 per cent in the domestic exports of the United Kingdom, and 63 per cent in those of the United States, apparently quite justifying Ambassador Choate's assertion that the United States would continue to be a rival, though a friendly one, of the United Kingdom in its relations with the commercial world.

That the rivalry has been and is a friendly one, even to the extent of cordiality, is shown by the fact that, despite our rapid increase in the supplies which we are offering to the markets of the world, Great Britain continues

to take a proportionate share of that increase. Our exports of domestic merchandise to the United Kingdom in 1879 amounted to $346,485,881 and in 1898 were $534,398,302, an increase of 54 per cent; while, as already shown, our general exports increased 63 per cent during that period. This is the more striking and worthy of remark in view of the fact that our own imports from the United Kingdom have not increased at the rate her purchases from us have grown. Indeed, the imports into the United States from the United Kingdom in 1898 are no greater than they were twenty years ago, the imports from the United Kingdom in 1879 being $108,538,812 and in 1898, $108,945,185.

ENORMOUS IRON AND STEEL EXPORTS.

No other feature of the wonderful success of American manufacturers in foreign markets has been quite so wonderful as that pertaining to iron and steel. While the exportation of manufactures in the fiscal year 1899 is likely to show an increase of more than $30,000,000 over that of last year, that of iron and steel alone will supply more than one-half that increase. In the eight months of the fiscal year for which the Treasury Bureau of Statistics figures are now available, the exports of iron and steel are nearly $16,000,000 greater than in the corresponding months of the preceding fiscal year, and show a gain of 36 per cent over those of last year, and nearly 70 per cent over those of the preceding year. In importations of iron and steel there is a reduction as compared with last year, though not in so marked a degree, the falling off in imports for the eight months being but 10 per cent, while the corresponding period of last year showed a reduction of 20 per cent.

BANKING FACILITIES OF JAPAN.

Arrangements have been made for the establishment of an Anglo-Japanese Bank with a capital of 10,000,000 yen, towards which the Japanese members would contribute 4,000,000 yen and the English the remainder. Of the English participation 3,000,000 yen is to be raised among the members of the British Colony of Yokohama and the rest in London. According to the official figures issued by the Ministry of Finance on January 31st there were in existence in Japan 1,821 banks, with an aggregate capital of 368,625,334 yen. Of this amount 26,670,000 yen are represented by 265 minor institutions, which, in reality, are merely saving banks, so that some 1,500 real banks remain, which dispose of a total capital of 30,000,000 pounds sterling. Of the latter, the Nippon-Ginko, the Yasuda, and Mitsui Banks have attained the pre-eminence by the volume of their business. The capital of the Nippon-Ginko amounts to 30,000,000 yen, that of the Specie Bank, which transacts the great bulk of European business, to 12,000,000 yen, and that of the Industrial Bank to 10,000,000 yen. Besides the last named, forty-one smaller banks are devoted to the furtherance of home industries, but the total amount of their capital (25,870,000 yen) is manifestly inadequate to the purpose of their existence and to the increasing demands of trade and industry.

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BANK PENSION FUND.

The First National Bank of Chicago has adopted a plan under which pensions are to be paid hereafter to officers and employes who have been in its service for a certain number of years and to the heirs of such officers and employes in case of their death. This is believed to be the first instance in the United States in which an institution of that class has adopted the pension system. The system of paying pensions is not very common among the corporations of the United States, and American employers have the reputation of caring too little as to the fate of their employes after they are done with them. On the contrary, pension funds are very common among the English, and the "Bank Pension Fund" of the First National Bank of Chicago is modeled on those of England and Canada. The example thus set by the First National Bank of Chicago will no doubt be followed by many other banks in this country.

The first essential of a pension scheme is solvency, and the bank has already set apart a liberal sum of money as a guarantee of the adequacy of the fund for the present. It will also make up any deficit that may occur in the future, although no legal obligation to do so is incurred by the institution. It is a leading characteristic of the plan that the bank as such has full control of the pension fund, which is to be invested as the bank may think best, and no officer or employe will have any legal rights except to that portion which he himself has contributed. It is further provided that any of the rules or regulations may be changed at the discretion of the bank. Participation of the duties connected with this fund is not made obligatory upon the present officers and employes of the institution, that is to say, no one now connected with the bank is obliged to join the organization unless he chooses, but if any decline to do so the bank will consider that it is under no obligation to make any provision in the case of need for the widows or children of such officers or employes. Anybody hereafter entering the service of the bank will be subjected to the obligations connected with the pension fund and will participate in its benefits.

The fund is to be maintained, barring the money voluntarily paid in by the bank, by a contribution from each officer and employe covered by the rules of the fund, of 3 per cent per year of his salary, the money to be paid in equal monthly installments, that is, each installment to be deducted from the monthly pay of officers and employes. The general rule is laid down that no pension shall be granted unless the officer or employe shall have completed fifteen years or more of service in the bank and shall have attained the age of sixty years, but discretion is left to the bank in this matter. When an officer or employe has reached the age of sixty, he may retire, if he so chooses, and shall be entitled to a pension if he has been fifteen years in the service, or the bank may require him to retire. On reaching the age of sixty-five he must retire from the service unless the bank specially desires him to remain and he consents. If before reaching the age of sixty he shall be incapacitated by ill health or affliction, he shall be permitted to retire and shall have the benefit provided by the rules of the fund. He must, however, furnish a certificate as to the state of his health on the second of January of each year from some physician approved by the bank, and if his health shall have been re-established he shall be liable, when called on to do so, to re-enter the service of the bank. In case of voluntary resignation or dismissal, all payments made to the pension fund will be returned without in-

terest, less any amount he may be in default to the bank. In case of the death of an officer or employe who has not been fifteen years in the service of the bank, and who leaves a widow or children, if no pension is granted, the bank may direct that all payments made by him to the pension fund shall be returned to his legal representatives with interest computed half yearly at the rate of 4 per cent per year.

Those who enter the service of the bank under the age of eighteen years will neither contribute to nor participate in this fund, but on reaching that age they will be required to contribute to it, and so far as this fund is concerned their term of service will be understood to commence at the date of their first contribution to it. Officers or employes whose term of service in the bank has been under twenty-five years will not be entitled to a pension for a longer period than their term of service. If their term of service has been, say, sixteen years, they will be entitled to pension for sixteen years only. Officers or employes entitled to a pension whose term of service has reached twenty-five years or more will be entitled to such pension for life. The widow of a deceased officer or employe will be entitled to receive half the pension to which her husband would have been entitled, but in no case is she to receive it for a longer period than her husband's term of service, even if that has exceeded twenty-five years. The pension is to cease on her remarriage, and at her death, if she leaves any children, her pension is to be paid to them, until the youngest shall attain the age of eighteen years, each child's interest in the fund to cease as he or she reaches that age, or on marriage prior thereto. If an officer or employe be in receipt of a pension at the time of his death and leaves a widow, the period for which he shall have received such pension is deducted from the period during which the pension shall be paid to his widow. The widow of a pensioner who shall have married him after he became a pensioner will not be entitled to any allowance. The children of a deceased officer or employe whose wife died before him shall, as long as they are respectively under the age of eighteen years and unmarried, receive, to be divided among them, one-half the pension to which their father would have been entitled; as each child reaches the age of eighteen or marries prior thereto its interest shall cease.

In the event of a pensioned officer or employe taking other employment, permission of the bank must be obtained or his pension will be forfeited.

Every clerk entering the service must pass a medical examination and no clerk will be allowed to marry on a salary of less than $1,000 a year without consent of the bank, under penalty of dismissal and forfeiture of all rights to the fund.

All pensions cease on the bankruptcy of the pensioner or on his taking the benefit of any insolvent law, or on his conviction for felony or misdemeanor, or on any judgment or decree or order of any court of law or equity being entered against him; and, in case of any widow, on her misconduct being proved to the satisfaction of the bank; provided always that the bank may in its uncontrolled discretion renew the pension of any person whose pension shall have ceased for any of these reasons.

The interest of any officer or employe of the bank in the pension fund beyond what he himself has contributed to it, without interest, may be forfeited on account of unwarranted losses for which such officer or employe is responsible.

The pension is to be on the basis of one-fiftieth of the salary at the date of superannuation for each year of service, but it can in no case exceed thirty-five fiftieths of the salary, with specific limitations in the larger salaries.

LOWER DIVIDEND RATE SUGGESTED.

The following recommendations by Hosea Mann, the Inspector of Finance of Vermont, which are appended to his annual report, are of interest:

The savings banks and trust companies of the state owned July 1st $8,394,009 municipal securities, mostly carried at par, and yielding an average of about 5½ per cent yearly income. These securities are rapidly approaching maturity, and at present interest rates cannot be replaced with as desirable municipal securities that will yield over 4 per cent per year income. In consequence banks are gradually decreasing their line of municipal securities. It will be noticed that they have decreased $552,363 within the past two years, when they should have increased to have kept the percentage of this class of investments good. If banks would maintain their strength it seems clear

that this class of securities should be increased instead of diminished, but the question many a banker is struggling with is, how can a large percentage of securities paying only 4 per cent or less be carried, 7-10 per cent tax paid and 49-100 per cent expenses and a 4 per cent dividend rate to depositors maintained? It evidently cannot be done without purchasing foreign securities bearing high interest, which it is not the policy of the state to encourage.

That our banks may be kept in condition to purchase and hold a good line of quick assets of the nature of municipal bonds, United States Government bonds, etc., and at the same time accumulate a surplus which conservative banking seems to require, I recommend that savings banks be limited to a dividend rate to depositors not exceeding 1¾ per cent semi-annually until a surplus of 15 per cent of deposits is secured to meet losses and depreciation; and that trust companies be limited to a similar rate of interest on deposits, and a dividend rate to stockholders of not more than 3 per cent semi-annually until a surplus be accumulated, which together with the capital stock and liability which it carries shall equal 15 per cent of deposits.

If it should seem that this recommendation follows too closely the limit to 4 per cent made two years ago, it should be borne in mind that interest rates all over the country have suffered a radical reduction, with the strong probability that this reduction will be permanent. Savings banks throughout other states are rapidly adapting themselves to this lesser interest rate by a reduction of dividends. The savings banks of Maine, New Hampshire, New Jersey and California average only 3½ per cent, New York three and forty-six one-hundredths per cent; Illinois and Louisiana, 3 per cent and Michigan about 2½ per cent.

The situation seems to have been pretty well grasped by a prominent banker of an adjoining state who recently said: "With a government bond issue floated on a practically 2½ per cent basis, with city 4 per cent bonds selling on an income basis of 3.08 per cent, with mortgages negotiated at such low rates of interest as now prevail, depositors in savings banks can hardly expect to make more interest on their deposits than the bank itself is making."

How large a permanent surplus fund should be maintained for the protection of depositors is, of course, debatable, but a careful study of the strongest savings institutions of the country indicates that 10 per cent is not considered sufficient by many conservative bankers. It may be of service in determining this question to note the fact the savings banks of the great states of New York and Pennsylvania have an average surplus of over 13 per cent of deposits and many are carrying over 15 per cent.

It is becoming quite apparent that the downward tendency of interest rates will soon make a general reduction in interest on mortgage loans within the state a necessity. As a matter of general public benefit this is not to be regretted, and would doubtless have come before this had the banks not have been obliged to do all they could to keep up those rates in order to pay dividends demanded by depositors. With five per cent money on every hand it is only a question of a very short time when banks must drop their rates to 5 per cent or not invest in Vermont mortgages. Recognizing this fact, should not such legislation be enacted as will enable the savings banks and trust companies to take a leading position in this matter instead of being forced a little later to follow to their detriment? I believe it would be wise to pass a law allowing savings banks and trust companies to deduct the 7-10 per cent tax required on deposits on all loaned upon mortgages within the state at a rate not exceeding 2½ per cent semi-annually. A measure of this kind seems necessary if we would not leave our banks at a disadvantage in competition with those of surrounding states. New Hampshire has such a law. Massachusetts, which taxes deposits only 5-10 per cent, authorizes all loans made on mortgages within the state at whatever rate to be deducted from amount of deposits taxed. New York does not tax savings bank deposits at all, whether loaned upon mortgages or not, its superintendent of banking, answering in his last report a suggestion of taxation, after calling attention to the fact that the large majority of deposits of savings banks are the few hundred dollar accounts laid aside for a rainy day, says: "While out of the abundance of the rich so little is taken, shall the state wrest from the poor a percentage of the little that is their all."

To keep in touch with the business of a bank and promptly detect changes in its condition, examinations should be made

as often as once in six months. This fact is recognized in the national banking department, and semi-annual examinations required, but no provision exists under our state law for more than an annual examination of the state banks. This should be remedied, as a great deal can happen within a year.

PROPER STAMPING OF NOTES.

An important ruling by the Commissioner of Internal Revenue in regard to stamping bonds or notes secured by mortgage is here given fully:

Ruling No. 90 in Circular 503, revised, is modified to read as follows: "A deed or mortgage executed and delivered prior to July 1, 1898, is subject to stamp tax when offered for registration after that date only in states where by state law registration is necessary to pass title or establish valid lien. When instruments executed and delivered prior to July 1, 1898, pass title or establish a valid lien, without registration, they do not require a stamp."

On the 28th of February, 1899, an amendment to Schedule A of the war revenue act was approved, to the following effect:

Whenever any bond or note shall be secured by a mortgage, or a deed of trust, but one stamp shall be required to be placed upon such papers: Provided, that the stamp tax placed thereon shall be the highest rate required for said instruments, or either of them."

Under this amendment it has been held:

(1) In stamping promissory notes secured by a mortgage, the comparison is made between the mortgage and one note, and that the larger note, if more than one note is secured by the mortgage. For instance, the sum of $1,400 is borrowed, and to secure the payment of this sum a mortgage is executed for that amount securing the payment of two notes—one for $800, payable in one year and one for $600, payable in two years. Comparison in this instance is made between the mortgage and the larger note, which note is subject to a tax of 16 cents and the mortgage securing the same to a tax of 25 cents; therefore, the mortgage should be stamped.

If, instead of executing two notes, one note for $1,400 were executed, the greater tax would accrue on the note, a $1,400 promissory note being subject to a tax of 28 cents and the mortgage securing the same being subject to a tax of 25 cents; therefore, the $1,400 note would be the instrument that should be stamped.

When a mortgage is given to secure the payment of a sum exceeding $1,500, said $1,500 indebtedness being represented by a promissory note, the greater taxation will always accrue upon the mortgage, but up to this amount of $1,500 the question of whether or not more than one note is executed should be taken into consideration in the comparison in order to determine which instrument should be stamped. The following is the correct manner of stamping a mortgage and note for sums not exceeding $1,500:

Notes not exceeding $1,000 secured by mortgage must be stamped, the mortgage being exempt up to that amount.

Note not exceeding $1,100 (stamp mortgage and not note)	$0.25
Note not exceeding $1,200, (stamp mortgage and not note)	.25
Note not exceeding $1,300 (stamp note and not mortgage)	.26
Note not exceeding $1,400 (stamp note and not mortgage	.28
Note not exceeding $1,500 (stamp note and not mortgage)	.30

In all instances regarding bonds and notes secured by a mortgage, the instrument on which the tax does not accrue should have indorsed upon it that the contemporaneous instrument is duly stamped according to law.

(2) Under this amendment to Schedule A the bond of a private person secured by a mortgage would be subject to taxation if the amount of money secured does not exceed $1,500, because up to this amount the greater tax accrues on the bond, said tax being 50 cents, the mortgage not being subject to a 50-cent tax unless the amount secured exceeds $1,500 and does not exceed $2,000. When the amount secured exceeds $1,500 and does not exceed $2,000 the tax is equal, and when this occurs the mortgage should be stamped, and not the bond, but the bond should have an indorsement that the mortgage has been duly stamped as required by law.

(3) Where bonds of associations, companies, or corporations, secured by a mortgage, are issued in a series of bonds for $1,000 each, or less, as is usually done, the comparison is between the separate bond and the mortgage securing the aggregate amount of bonds, and in this case, the stamps should always be placed

on the mortgage, the aggregate amount of which will always be the larger. Where such a mortgage is executed and delivered before February 28, 1899, and duly stamped and the bonds secured by it not issued until that date or after, no stamp tax would accrue on the bonds.

The Government and the public have found that a careful study of forms of expression and legal technicalities is necessary to a strict interpretation of the war revenue law. Of two documents designed to accomplish the same thing one may be taxable and the other not taxable. For example, the internal revenue bureau has said the following form of assignment on the back of a stock certificate is not subject to taxation as a power of attorney:

For value received ..... hereby assign the corporate stocks mentioned or referred to in the within assignment, and authorize their transfer upon the respective corporate books to ..... or ..... assigns.

Dated ....
.....

CELEBRATES ITS CENTENNIAL.

The second great financial institution in New York to celebrate its centennial anniversary was the Bank of the Manhattan Company, which received its charter April 2, 1799. The Bank of New York National Banking Association celebrated its centennial in 1884.

The Bank of New York owes its existence to the financial genius of Alexander Hamilton, and the Bank of the Manhattan Company to the shrewdness and audacity of his bitter rival, Aaron Burr. Hamilton drew up the constitution of the Bank of New York and served on its board of directors, under its first president, Gen. Alexander McDougal. The institution removed to its present location in 1791. A hundred years ago it was the only bank in New York city. Hamilton was the leader of the federalist party in this state, and that party dominated the Legislature. Burr was also a member of the Legislature, as the leader of the anti-federalists.

The politics of a hundred years ago were not dissimilar to the politics of today. Hamilton's bank was doing a handsome business, a part of it being government business. It was evidently impossible to secure a charter from a federal legislature to establish a rival bank. Besides, the popular opposition to banks in those days was even more intense than it is now, and the people did not want another bank.

But the people did want a water supply. The periodic recurrence of yellow fever was attributed to the general use of well water. There was an outcry for a system of water works connecting the Bronx River with the little city at the toe of Manhattan Island. Burr's quick wit suggested an expedient for securing a charter for a company which might engage in banking as a department of its business under the guise of being a water company. He accordingly drew up a charter which contained the following provision:

"And be it further enacted that it shall and may be lawful for the said company to employ all such surplus capital as may belong or accrue to the said company in the purchase of public or other stock, or in any other money transactions or operations not inconsistent with the Constitution and the laws of this state or of the United States, for the sole benefit of the said company."

The law was passed and the company soon announced that it would immediately begin work on the water works and would also open a bank at what was then No. 23 Wall street in the following September. This resulted in a storm of popular disapproval, and Burr was defeated at the next election by a majority of 900 votes. But the bank was established. Its original capital of $500,000 was increased to $1,000,000 the next year, and then to $2,000,000 in 1801, when it sold at 128.

The Manhattan Company also introduced from England the business of insuring lives and selling annuities, but these branches of the business proved unpopular in the young country and were discontinued. Branch banks were established by the Manhattan Company in Utica and Poughkeepsie in 1809, but were abandoned ten years later.

The water works of the Manhattan Company are still in existence, being located in an unpretentious building at Reade and Center streets. The old Collect Pond was in that neighborhood. A number of wells were sunk, and a brick and iron tank was constructed. The water was pumped into the tank from which it was conducted through twenty miles of wooden pipes to 1,400 houses. Occasionally, to this day, these wooden pipes in a state of surprising preservation, are dug up when repairs are being made to the

streets in the down-town district. The water works were offered to the city in 1840 by the company for $384,700.

The bank was profitable. It paid dividends of 7 to 10 per cent a year for the first forty years, when dividends were discontinued for six years to make up for certain losses. When the clearing house was established, in 1853, the Bank of Manhattan Company was one of its charter members.

The first president was Daniel Ludlow, who resigned in 1807. His successors were: Henry Remsen, elected in 1808; John G. Costar, 1825; Maltby Gelston, 1829; Jonathan Thompson, 1840; Caleb O. Halsted, 1847; J. M. Morrison, 1860; J. S. Harberger, 1879; Henry Smith, 1880; D. C. Hays, 1884, and Stephen Baker, 1893.

When Mr. Baker assumed the presidency he was only thirty-four years old, and was the youngest bank president in this city. He is a native of this state, his father having served in Congress from Dutchess county. He came to New York in 1875 and entered the dry goods business. He was identified with the business of the American Exchange National Bank and that of Mr. John S. Kennedy previous to 1891, and then went to the Bank of Manhattan Company as vice-president.

DEVELOPMENT OF ELECTRICAL APPLICATION.

A German paper is responsible for the statement that about 2,000 million dollars are invested in the electro-technical industry of this country. Of these, 850 millions are applied to the equipment of electric street railroads. During the past year the exportation of electrical apparatus to foreign countries alone reached nearly double the value of the total production in the year 1880. Not much less than 100 million dollars were expended on electrical telephonic instruments, and on the telegraph business about half as much again. Nearly 600 million dollars have been expended on electric lighting undertakings. At the time of the Philadelphia Electrical Exhibition a dynamo which supplied 50 kilowatts was considered a large one; at present, however, power-producers are constructed having a capability of 4,600 kilowatts. The cost of a dynamo-engine has simultaneously decreased by nine-tenths, as compared with former prices for the same capability. The electric power developed by waterfalls is now conducted to distances of from two to eighty-five miles, and this utilization of power is only in the infancy of its development. In the aggregate about 200,000 horse-power are now being furnished in America in this manner by means of wires, with only a modest loss of power. A few years ago electric engineers were afraid of conducting power-currents of from 2,000 to 3,000 volts; to-day insulation has been perfected to such an extent that they can provide for the transmission of currents of 30,000 volts. No less than 170,000 persons are engaged in electric street railways alone, whilst other electric industries give occupation to a proportionately corresponding number of persons.

INCREASE IN CAPITAL STOCK.

Stockholders of the Illinois Trust and Savings Bank voted to increase the capital stock of the company from $2,000,000 to $3,000,000. The increase is to be made July 1st, and the bank will then have a capital of $3,000,000, a surplus of $2,000,000, and undivided profits exceeding $1,000,000. There is a stockholders' liability of an amount equal to their stockholdings, and this gives an additional liability of $3,000,000, or a total of $9,000,000 in cash and liability for depositors in the bank. The Illinois Trust at the time of the last call on March 6th had deposits of $56,243,840. In deposits the Illinois Trust now outranks all the banks in Chicago and its volume of business is exceeded only by two or three banks in the United States. Stockholders will, under the new stock issue, be allowed to subscribe for one share of stock for every two shares of their present holdings.

The Illinois Trust and Savings Bank was organized in 1873 with a capital of $500,000. Its deposits had grown to $1,000,000 when the panic of '73 came on, and withdrawals carried the deposits down to $200,000. After the panic was over the deposits were built up again to $1,000,000, but in the run on savings banks in 1876 there was a reduction again to $300,000. In 1878 the bank returned $400,000 of its capital to the stockholders, reducing the capital to $100,000. John J. Mitchell, the present president of the bank, took the presidency in 1882. From that time on the capital was increased from time to time, first to $500,000, then to $1,000,000, and again to $2,000,000. The bank has paid dividends since its organization, beginning at 6 per cent, the latter being the dividend rate for the last

four years. All of the surplus has been earned, and there is shown, therefore, increasing to 8, 10 and 12 per cent, the earnings of over $3,000,000 besides the dividends paid to stockholders.

YUKON GOLD PRODUCTION.

An authority whose estimates have heretofore proved conservative, brings word from Dawson that the wash up from the Yukon this year will aggregate $19,000,000, apportioned as follows; Eldorado, $2,500,000; Bonanza, $2,500,000; French Hill, $1,500,000; Gold Hill, $1,500,000; Big Skukum, $1,000,000; Little Skukum, $1,000,000; Dominion, $4,000,000; Hunker and Quartz, $5,000,000. These figures leave out of consideration a number of important locations, including Sulphur Creek, Stewart River, Upper Klondike, and Scroggie Creek.

COUNTRY BANK CLEARINGS.

A new system has been agreed upon taking into its scope at first only the banks in Massachusetts towns and cities, but embracing in its ultimate purpose the whole of New England.

It is intended that clearing-house facilities shall be provided for the redemption of out-of-town checks at par, just as checks on Boston banks now pass through the clearing house at par. This clearing-house system will be maintained and managed by the Boston banks at their own expense, and it is felt by them that the payment of all their checks at par should be an obligation and a matter of pride with every bank in New England, as much as with the banks of Boston. These out-of-town banks are constantly sending to Boston banks checks not only on New England banks, but on banks throughout the country. They expect to have these checks collected at par. It appears reasonable, then, that they should do their part by paying their own checks at par.

The Boston banks therefore proposed to receive at the clearing house the various New England checks and send them at once to the respective banks on which they are drawn. They will ask each out-of-town bank which receives these checks on itself to remit by return mail a draft on its Boston correspondent at par. The manager of the clearing house, therefore, will be able to pay each Boston bank which uses this method of collection the amount of its Massachusetts checks two days after they are taken on deposit in Boston. The majority of the banks in Massachusetts have already assented to the plan, and those who have not yet signified their assent are with few exceptions banks in the smaller towns. Checks on such places will be collected by express, or through banks in the same or neighboring towns. A number of the Boston banks favor applying the New York system of a fixed rate of discount on the checks of all out-of-town banks who do not undertake to remit for their own checks at par.

HAUNTS IN THE WILD WOODS AND GAY PLACES FOR SUMMER OUTINGS.

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BANKING LEGISLATION AND DECISIONS

COMPILED BY

Messrs. CRATTY, JARVIS & CLEVELAND of the Chicago Bar.

FOR THE BENEFIT OF OUR DIRECTORY PATRONS.

ACTION ON NOTE—EVIDENCE OF TITLE.

Where, in an action on a note, plaintiff presents it, indorsed by the maker and by a third person to plaintiff, or order, the indorsements make the plaintiff the legal holder, and entitled to enforce it. Fourth National Bank of the City of New York vs. Mahon, 56 N. Y. Sup., 566.

ACTION ON NOTE—PLEADING—ORIGINAL PROMISOR — PROTEST — DEATH OF MAKER.

Where, in an action on a note, it is alleged that it was indorsed by the maker and one S., when executed, and delivered to plaintiff before maturity by the maker, and that S., to secure himself, received a mortgage on certain chattels, and the maker failed to pay the note, and S. agreed so to do, the allegation that a mortgage was given to S. to secure him, if inconsistent with an averment that the maker was insolvent when the note was executed, will not affect the right of plaintiff to recover.

Where one not the payee of a note signs his name on the back at the time of its execution he is liable as an original promisor.

It is not necessary to protest the note, or bring suit thereon at the first term of court, to hold an original promisor.

Where a suit is brought against the maker of a note in his lifetime, it is not necessary, on his death, to allege present mentor rejection of a claim against his estate. Beissner vs. Weeks, 50 S. W. Rep. (Tex.), 138.

ASSIGNMENTS FOR CREDITORS—ASSENT OF CREDITORS—RECORD—EFFECT OF STATE INSOLVENCY LAWS—EFFECT OF DEED—PROPERTY IN ANOTHER STATE.

That the assents of creditors to an assignment by a debtor in Massachusetts were subsequent to the recording of the deed of assignment in Maine, where real estate of the assignor was situated, so that the record did not exhibit such assents, did not affect the validity of the assignment, nor prevent the record from operating as notice to creditors attaching the property after the assents were given.

The insolvency laws of a state are limited in their operation to the territory of the state, and cannot be invoked in aid of, nor to defeat, an assignment for the benefit of creditors made in another state by an inhabitant of the latter state.

A voluntary deed of assignment made by a debtor for the benefit of all of his creditors is effective to transfer to the grantee the title to real estate situated in another state when executed and recorded in accordance with the requirements of the law of such state, and where, by such laws, non-residents are permitted to hold and convey real estate therein.—Stowe vs. Belfast Savings Bank, 92 Fed. Rep., 90.

ASSIGNEE OF ACCOUNT—CONTRACT OF ASSIGNOR.

An assignee of an account is bound by the contract entered into or ratified by the assignor, and an instruction which lays down a different rule is erroneous. —Hoover vs. Columbia National Bank, 78 N. W. Rep. (Neb.), 717.

ASSIGNMENT FOR CREDITORS—POWERS OF ASSIGNEE—PLEDGES—WAIVER OF LIEN STOCK.

An assignee for the benefit of creditors, to whom is assigned the title to stock pledged by the assignor—notice of the assignment being given to the pledgee—stands in the shoes of his assignor, in so far as his rights as a pledgor are concerned.

An assignee for the benefit of creditors may redeem property pledged by the assignor.

A pledgee and the pledgor's assignee for benefit of creditors may agree that the assignee shall sell the pledged property at private sale, and for cash only.

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ASTOR, LENOX AND TILDEN FOUNDATIONS.

A surrender of the pledged property to the assignee of a pledgor for the purpose of a sale does not waive the pledgee's lien, where the rights of creditors have not been prejudiced.—Durfee vs. Harper, 56 Pac. Rep. (Mont.), 582.

ASSIGNMENTS FOR CREDITORS—RECORD—ATTACHMENT.

That the assents of creditors to an assignment by a debtor in Massachusetts were subsequent to the recording of the deed of assignment in Maine, where real estate of the assignor was situated, so that the record did not exhibit such assents, did not prevent the record from operating as notice to creditors attaching the land after such assents were given.—Belfast Savings Bank vs. Stowe, 92 Fed. Rep., 100.

BANKS COLLECTIONS — CONSIDERATION — NEGLIGENCE — CUSTOMS—PREJUDICIAL ACTS.

An agreement by a banking firm to collect a check and issue a certificate of deposit for the proceeds is based on a sufficient consideration to make the firm liable for neglect of duty.

It is not negligence for a bank, to whom has been sent an ordinary, unindorsed check for collection, to retain the proceeds as a deposit, to send the check to the drawee bank in another city, where it has no correspondent, for collection and return, where such is the custom and the usage among banks.

The usage is not an unreasonable one, at any event, as applied to the collection of a plain, unindorsed check.

The failure of a bank to return to the drawer of a check sent to it for collection the dishonored check received from the drawee bank until after the latter had closed its doors, did not injure the drawer where he was nevertheless enabled to and did sue the drawee bank.—Kershaw vs. Ladd, 56 Pac. Rep. (Ore.), 402.

BANKS—DEPOSIT OF TRUST FUNDS—LIABILITY TO BENEFICIARY.

Where a bank declined to receive from an employe a deposit made to secure his employer against the employe's dishonesty, but suggested that the employe hand the amount to the employer, who could deposit it in his open account, the bank is liable as for conversion, if it applies the deposit on the employer's debt.—Jamison vs. Howard Lockwood & Co., 56 N. Y. Sup., 1085.

BANKS — FRAUD — ULTRA VIRES — EVIDENCE — SALES — DAMAGES—APPEAL.

A national bank is liable in a civil action for fraud perpetrated under the guise of a partnership agreement, though it had no power to make such an agreement.

Evidence that a bank forwarded to plaintiff notes owned by it, and which its officers knew were worthless, and charged their face value against him on his account, without his consent, and induced him to retain them by falsely representing that the payors were solvent and would pay them on demand, is sufficient to make a prima facie case against the bank.

A purchaser of notes may recover damages for fraudulent representations as to the solvency of the payors, though he retained the notes and attempted to dispose of them.—Pronger vs. Old National Bank, 56 Pac. Rep. (Wash.), 391.

BANKS—INSOLVENCY — RECEIVERS —LIABILITY OF STOCKHOLDERS—ENFORCEMENT.

When a petition filed against a number of the stockholders of a bank, alleging that such bank is insolvent and has no funds or assets to pay either creditors or depositors, that about the sum of $75,000 is due to depositors, that in order to pay the same it would be necessary for each stockholder to be assessed the full amount of his statutory liability, and that under the terms of its charter each stockholder is individually liable for the ultimate payment of the debts of the corporation to an amount equal to the amount of stock held by him, makes the persons named as stockholders defendants to the action, and prays judgment against each of them for the amount of their statutory liability, such petition, in the absence of a special demurrer, not specifically pointing out the want of definite allegations as to the actual indebtedness of the bank, the names of its creditors, and the amounts due them, respectively, and the failure of the petition to pray for a judgment for a specific sum against each of the defendants, will be held to set forth, in substance, a cause of action against the defendants.

Where an act incorporating a bank provides that each stockholder shall be individually liable for the ultimate payment of the debts of said corporation to an amount equal to the amount of stock held by him, such liability, since the passage

of the act of 1894, may be enforced by the receiver of an insolvent corporation, notwithstanding the act was passed subsequent to the act of incorporation which fixed the liability. The provision of the subsequent act that such liability shall be considered as an asset of the bank, and enforced by the receiver, is remedial in its nature, does not affect any vested right of the creditor, and is applicable in this case.

When a banking corporation has been shown to be insolvent, and its assets placed in the hands of a receiver, and in pursuance of an order of court the receiver undertakes to collect by suit the liability of the stockholders for the payment of the debts of the bank as fixed by the statute, all of the stockholders so liable may be joined as defendants in one action.—Moore vs. Ripley, 32 S. E. Rep. (Ga.), 647.

BANKS—INSOLVENT—SUIT AGAINST STOCKHOLDERS — RECEIVERS — DUE PROCESS OF LAW—PLEADING —TIME FOR COMMENCEMENT OF ACTION.

Laws 1897, c. 441, amending Banking Law, Sec. 52 (Laws 1892, c. 689), by providing that actions to enforce the liability of stockholders of insolvent banks shall be brought in the name of a receiver, where the bank has been dissolved and a receiver appointed, applies to banks in liquidation at the time of its adoption.

Since laws 1892, c. 689, Sec. 52, making bank stockholders individually liable for the debts of the bank to the extent of the par value of the stock, merely gave the creditors of an insolvent bank the right to one suit against all stockholders by one creditor for the benefit of himself and all other creditors, Laws 1897, c. 441, amending said section 52 by providing that suit against the stockholders of an insolvent bank shall not be prosecuted only in the name of the receiver of such bank, is not, as against the stockholders, void, as depriving the creditors of their property without due process of law, or as impairing the obligation of existing contracts.

In a complaint to enforce the liability of stockholders of an insolvent bank, an allegation that defendants were stockholders within two years before the commencement of the action, there being no allegation that they transferred their stock, sufficiently shows them to be stockholders, where the objection is by demurrer; since, for the purpose of the demurrer, it will be presumed that they remained stockholders until the dissolution.

Where the assets of an insolvent bank are insufficient to pay its debts, suit may be commenced for the enforcement of the stockholders' liability before the amount of the deficiency has been definitely ascertained by the conversion of the assets into cash.—Persons vs. Gardner, 56 N. Y. Sup., 822.

BANKS — OFFICERS AS AGENTS — ACTS AGAINST INTERESTS OF BANK—INSOLVENT CORPORATIONS —POWER OF OFFICERS—TRANSFER OF PROPERTY—PROMISSORY NOTES—EFFECT OF RENEWAL—ATTACHMENT—VALIDITY — SETTING ASIDE IN EQUITY.

A cashier of a bank, who was also a director of a manufacturing company, and as such director assisted in promulgating false statements as to the financial condition of the company, for the purpose of defrauding all of its creditors, including the bank, was not the agent of the bank in such matter so as to effect the validity of its claims against the company.

A general manager of a corporation, though given by its by-laws the entire charge of its business and affairs, subject to the order and approval of its board of directors, has no power, after he knows the corporation to be insolvent and about to be placed in the hands of a receiver, to transfer the bulk of its property to one of its creditors in payment of a pre-existing debt; and such a transfer, not authorized nor ratified by the directors, is void as to its other creditors.

The giving of a renewal note to a bank, where it retains the original, does not discharge the precedent debt for which it is given, unless such is the agreement and intention of the parties.

A corporation had been for a number of years becoming more and more heavily indebted to a bank of which one of its directors was cashier. Notes given by the company were from time to time renewed, merely as a matter of form, and without expectation of payment, as the company was hopelessly insolvent. Finally, both the company and the bank went into the hands of receivers. Held, that an attachment thereafter obtained on behalf of the bank against the company based on such notes would not be held invalid by a court of equity, merely because the re-

newal notes taken for a portion of the indebtedness lacked a few days of maturity.—Hadden vs. Dooley, 92 Fed. Rep. (C. C. A.), 274.

BANKS — TAXATION—EXEMPTION—CONSTITUTIONAL LAW — CHARTERS—CONTRACTS — IMPAIRMENT —VESTED RIGHTS.

Sess. Acts Ky. 1885-86, pp. 144-147, 201, provided for the taxation of banks, and section 1 fixed a stated rate of taxation on stock and surplus. Section 4 declared that such banks as should consent thereto, and waive and release all rights under acts of congress and state charters, and agree to pay the tax provided, should, in consideration thereof, be exempt from all other taxation so long as said tax should be paid during their corporate existence. Section 6, incorporated into the act section 8, c. 68, Gen. St. Ky (Act Feb. 14, 1856, Sec. 1), which made all subsequent corporate charters, grants and amendments thereto, and all other statutes, subject to amendment or repeal, unless a contrary intent was therein plainly expressed. Held, that the acceptance of the act by a bank whose charter provided a tax limitation rate less than that required thereby, and payment of taxes thereunder, did not constitute a contract whose obligation the state was prohibited from impairing, and hence Const. Ky. 1891, Sec. 174, and Act 1892 imposing additional taxation on such banks were not invalid.

Act Feb. 14, 1856, Sec. 1 (Gen. St. Ky., c. 68, Sec. 8), authorizes the amendment or repeal of corporate charters, grants, etc., at the will of the legislature, but provides that no amendments or repeal shall impair other rights previously vested. Held, that charter exemption from taxation for a designated period was not a vested right within such provision, so as to invalidate a subsequent act, imposing an additional tax on such a corporation, since the exemption must be read as existing for the time designated, unless sooner repealed.—Citizens 'Savings Bank of Owensboro vs. City of Owensboro, 19 Sup. Ct. Rep., 530.

BILLS AND NOTES — COLLATERAL SECURITY—SURRENDER — ACCOMMODATION INDORSER — DISCHARGE.

Surrender of collateral deposited with the holder by the maker of a note to secure it, without the consent of an accommodation indorser, operates to release the indorser pro tanto; and, where the amount was greater than the balance due on the note, the indorser is discharged.—Bank of Fayetteville vs. Nimocks, 32 S. E. Rep. (N. C.), 717.

BILLS AND NOTES.

A bona fide purchaser of a non-negotiable note, before maturity, takes the same subject to the equities.—Ryals vs. Johnson County Savings Bank (Ga.), 645.

BILLS AND NOTES—USURY—MONTHLY INSTALLMENTS — INTENT OF PARTIES—INSTRUCTIONS.

A contract, whereby the principal of a loan and 10 per cent interest for ten years are added, and the amount divided into equal installments, is usurious, since the debtor is required to pay a part of the principal each month, and to pay interest on a part of the principal which has been already paid.

A contention that such required payments be applied in accordance with the rule for partial payments, treating the monthly notes as such, more than the amounts charged for interest would be realized, is untenable, since the creditor cannot in advance so subdivide the payments as will by mere compliance with the contract produce larger interest than the legal rate.

Where the price of property is fixed by agreement, compensation charged for its detention is interest, and, if it exceeds the rate lawfully chargeable, is usurious.

In an action on a note, it is not error to refuse to submit to the jury whether it was the intent of the parties to violate the statute as to usurious contracts, where they intended the notes to be for the amount named in them, and that was a violation.—Galveston & H. Inv. Co. vs. Grymes, 50 S. W. Rep. (Tex.), 467.

BILLS OF EXCHANGE—PAROL EVIDENCE—MARRIED WOMEN.

A woman who drew a bill of exchange accepted by a firm may show by parol that it was drawn by her to secure a debt of her husband, who was a member of the firm.—First National Bank of Tuscaloosa vs. Leland, 25 So. Rep. (Ala.), 195.

BOND—CONSTRUCTION—GUARANTY.

Defendant T. deposited $10,000 in the N. bank, to the credit of the S. bank, which, unknown to N., was to be paid by S. to one to whom T. was loaning it. After S. had drawn $1,800 thereof, it failed. Thereupon N. paid back to T. the $10,000 on T. executing to N. a bond re-

citing such facts, and that whereas S. was indebted to N. in the sum of $15,000, including said $1,800, to secure which N. held certain collaterals, and whereas T. had requested that the entire $10,000 be returned to it, and N. was willing to do so provided T. would indemnify it against all claims thereto by S., and would repay to N. such portion of the $15,000, not exceeding $1,800, as it might not collect from S. or realize from the securities within a year, therefore the condition of the bond was that if T. should indemnify and save harmless N. from and against all claims by reason of the return of said money, and should, on demand, pay such portion of the $15,000, not exceeding $1,800, as N. might not, in fact, collect within a year, then the obligation to be void. Held, that there was no guaranty of collection, and that on N. failing to collect within the year, and making demand, the obligation of T. became fixed.—Third National Bank of City of New York vs. Travelers' Insurance Company, 56 N. Y. Sup., 668.

BONDS — ACCEPTANCE — NOTICE — RUNNING ACCOUNT — PARTIAL GUARANTY—PAYMENTS — APPLICATIONS.

From an averment that a guaranty bond was executed and delivered, its acceptance will be implied.

A bond guaranteeing payment of money collected by an employe until notice from the obligor is absolute and continuous, and notice of the obligee's acceptance thereof need not be given.

Payments on an open running account, not intended for any particular item, should be applied to the first debits due, though part of it is guaranteed.—Tapper vs. New Home Sewing Machine Company, 53 N. E. Rep. (Ind.), 202.

CARRIERS — SHIPPING RECEIPTS — BANKS—TITLE TO GOODS SHIPPED.

A cattle buyer purchased a shipment of cattle, and consigned them without qualification to his principal in New York, paying for them with "scale tickets," in the nature of checks, which were accepted by a bank, to be subsequently collected by draft on the consignee. After the cattle were en route, the bank procured by the carrier two shipping receipts, one covering the "scale tickets" then accepted, and the other those not yet presented. The receipts recited that the carrier had received from the bank certain cattle to be forwarded to it at New York, but the cattle were delivered as originally consigned. Held, that delivery to the carrier put the title in the consignee, and the bank, which never shipped the cattle, and knew they were shipped to consignee, did not acquire title to them by the receipts, and could not, in assumpsit alleging ownership and delivery for shipment, recover of the carrier for failure to deliver as provided in the receipts.

A shipping receipt reciting the shipment of cattle may be contradicted by the carrier, to show it never received the cattle of the consignor.

Where a purchasing agent consigns cattle bought to his principal, he cannot afterwards, while they are in transit, change their destination, nor confer a right to make such change on another.—Lake Shore & Michigan Southern Railroad Company vs. National Live-Stock Bank, 53 N. E. Rep. (Ill.), 326.

CHECK—DELIVERY—EVIDENCE.

In an action on a check, defendants denied delivery, and in proof thereof introduced evidence showing that the check was made in payment of certain stock to be delivered, and entry of the other parties in the agreement into a pooling contract, and that the check was taken without consent by one of the parties, to whom it had been given for inspection. Held, that evidence of failure of the consideration for which the check was to be given was admissable as tending to show want of delivery.

Where the payee of a check had notice of what was to be done by third parties, before the check was to be delivered, evidence of negotiations with such third parties in the absence of the payee of the check is admissable to show nondelivery.—Schwartz vs. Wright, 56 Pac. Rep. (Cal.), 608.

CORPORATIONS—ANNUAL REPORTS —VERIFICATION—DIRECTORS.

Where the report required of a corporation was verified by only one officer, it was not a compliance with the statute, and, so far as the liability of the directors was concerned, was equivalent to a failure to file any report.

In order to prove that defendant was at a certain time a director of a corporation, an answer filed by such corporation in another action was offered in evidence, in which there was no denial of the fact, alleged in the complaint, that defendant was a director. Held, that under Code Civ. Proc., Sec. 522, providing that ma-

terial allegations of the complaint not controverted by the answer must "for the purposes of the action be taken as true," failure to deny the allegations was not an admission by the defendant of the truth of such allegations for the purpose of any other answer.—Bank of Metropolis vs. Faber, 56 N. Y. Sup., 542.

ESTOPPEL BY SILENCE—BANKS—KNOWLEDGE OF OFFICERS.

A note and mortgage was executed to one C., and subsequently assigned to a bank. The owner of the property thereafter applied to a building association for a loan. The application showed the prior mortgage outstanding in C. A local board of appraisers was appointed, among whom was the cashier of the bank. He did not communicate to the building association that the bank had any claim upon the property, though he recommended it to take the mortgage. The president of the bank also wrote to the association recommending that the mortgage should be taken. The president did not disclose that the bank had any claim on the property. It was understood by all parties that the loan was to be made to take up the original mortgage. Held, that the bank was estopped, where the money was paid to C. and the mortgage canceled, to claim, as against the association, that the satisfaction was invalid.

Knowledge of a president and cashier of a bank of a proposed loan, and their conduct in assisting to procure it, was the knowledge and act of the bank.—Harris vs. American B. & L. Ass'n, 25 So. Rep. (Ala.) 200.

FORGERY — EVIDENCE — OPINIONS —OTHER CRIMES.

On a trial for forging a check, evidence that other checks are forgeries is not admissible to prove the corpus delicti, but only—after that has been established —to show guilty intent.

On a trial for forging a check, the burden of showing guilty knowledge of defendant as to other forged checks in evidence is on the state, and is not sustained by proof that the other checks were forged, and that prosecutor believes that defendant forged them.

On a trial for forging G.'s name to a check, evidence that long after defendant's arrest, G. was handed a blank check, to which his name appeared to have been signed, and which was found in a desk "said" to be the one occupied by defendant, was incompetent, in the absence of other evidence connecting defendant with the blank check or the desk.—People vs. Bird, 56 Pac. Rep. (Cal.) 639.

FRAUDULENT CONVEYANCES—BONA FIDE PURCHASER — EVIDENCE — NOTICE—INADEQUACY OF PRICE.

K., being insolvent, purchased a large amount of goods on credit, intending not to pay for them, which he packed in his livery stable, but did not use or display for sale. K. and defendant were relatives and on intimate terms. Defendant recommended him for credit, though he was insolvent, and loaned him $5,000, without security, at twelve months. Three months later K., in consideration of a further advance of $6,000 to pay "confidential debts," executed a demand note and mortgage to defendant on all the property, the cost price of part of which was $25,850, and immediately absconded. Defendant foreclosed the mortgage at once, buying the property in bulk through one of his clerks, for $3,150, and directed the clerk "to have enough people on hand to remove the property at once, as there was danger that third parties would seize it." Held, in an action by one of K.'s creditors to recover property so fraudulently purchased by him, that the evidence would have warranted a finding that defendant was not a bona fide purchaser, and that the question should have been left to the jury.

Gross inadequacy of price at which one in possession of goods offers to sell them is of itself evidence to the purchaser of an infirmity in the vendor's title.—Moyer vs. Bloomingdale, 56 N. Y. Sup. 991.

FRAUDULENT CONVEYANCES—CONTEMPLATION OF INSOLVENCY—CORPORATIONS.

An officer of a corporation, after some of its paper was protested, took a bill of sale of a large part of its personal property to secure him for advances made, knowing it would close the company's business. The company, after the transfer, abandoned its property, and did no more business. When the transfer was made the company had sufficient property, taken at its cost price, to pay its debts. Held, that the transfer was void as to creditors, since it was made in contemplation of insolvency.—Queen vs. Weaver, 56 N. Y. Sup. 998.

GUARANTY—RELEASE.

Where the guarantor of a promissory note tenders to the holder the amount

due, which the latter declines to accept, stating that he will not hold the guarantor for the debt, but will look to the maker alone for payment, and the guarantor, in reliance on such promise or statement, omits to obtain indemnity, or otherwise changes his position with reference to the maker, or suffers damage, he is discharged to the extent he has been thereby damaged.—McAllister vs. Pitts, 78 N. W. Rep. (Neb.) 711.

INSURANCE POLICY — ASSIGNMENT OF PROCEEDS — DRAFTS ON ASSIGNEE—REVOCATION.

Where a debtor assigned to a creditor his insurance under a fire policy, in trust to pay his debt, and to hold the balance subject to his order, orders made in good faith and for value are binding, though they are not accepted and are countermanded before the insurance is received. —McGahan vs. Loskett, 32 S. E. Rep. (S. C.) 429.

JUDICIAL SALES—RIGHTS OF PURCHASER.

A creditor is not responsible for erroneous representations made by an officer conducting a sale under process issued on a judgment in his favor, unless he has either authorized such representations or acquiesced therein.—Hammond vs. Chamberlain Banking House, 78 N. W. Rep. (Neb.) 718.

MANDAMUS TO JUDGE — SUPERSEDEAS BOND — DISCRETION — RECEIVER—SALE OF REALTY—APPEAL—RIGHT TO SUPERSEDEAS.

A banking corporation, a defendant in an action having for its object the impounding of its assets, their conversion into money, and their application to the payment of its creditors, may be heard to resist an application for an order on a receiver to sell its real estate.

The bank is not estopped from resisting such order or appealing therefrom by having consented to the appointment of a receiver in the first instance, when the order consented to did not fix the terms or conditions or time of the sale. These are matters on which the bank has a right to be heard.

An order directing the receiver to sell the real estate of the bank is an order directing the sale of real estate, and is supersedable as of right, under the third subdivision of section 677, Code Civ. Proc. —State vs. Fawcett, Judge.

MORTGAGES — CONSIDERATION — PRE-EXISTING DEBTS.

A mortgage to secure a pre-existing debt, made in consideration of an additional loan by the mortgagee to the mortgagor, is founded on a sufficient consideration, as against other creditors of the mortgagor, to whom the proceeds of such additional loan were paid as dividends on their claims.—Bank of California vs. Puget Sound Loan, Trust & Banking Co., 56 Pac. Rep. (Wash.) 395.

MORTGAGE—DEFAULT IN INTEREST —CONSTRUCTION OF COVENANTS.

When a mortgage to secure the payment of the principal of certain bonds at a specified day, and the interest thereon according to the provisions of coupons attached to the bonds, contains a covenant that at a fixed time after default in the payment of interest, and after demand, the principal shall become immediately due, and the bonds and coupons are payable at a designated place, default in the payment of interest, within the meaning of that covenant, will result from the non-payment of the coupons, although not presented at the designated place, and payment demanded.—New Jersey Paper-Board & Wallpaper Mfg. Co. vs. Security Trust & Safe-Deposit Co. 42 Atl. Rep. (N. J.) 746.

MORTGAGES—STIPULATION FOR ATTORNEY'S FEES.

A stipulation in a mortgage executed to a trustee for bondholders that the trustee's attorney's fees in addition to the debt shall be paid out of the proceeds of the property when sold is void as against public policy.—Kentucky Trust Co. vs. Third Nat. Bank of Louisville, 50 S. W. Rep. (Ky.) 43.

NATIONAL BANKS—TAXATION—DISCRIMINATION.

The fact that evidences of debt and shares of stock in foreign corporations, owned by residents of Maryland, cannot be taxed for county and city purposes at a greater rate than 30 cents per $100 of actual market value, as provided by Act Md. 1896, c. 143, Sec. 201, does not constitute an illegal discrimination against national banks, the shares of which might be taxed at a higher rate, within Rev. St. Sec. 5219, prohibiting the taxation of national banks at a greater rate than is assessed on other moneyed capital in the hands of individual citizens of a state,

in the absence of proof that the securities taxed at a less rate belonged to a class of investments which directly compete with the business of national banks.—National Bank of Baltimore vs. Mayor, etc., of Baltimore, 92 Fed. Rep. 239.

MUNICIPAL FUNDS—WHERE MUST BE DEPOSITED UNDER THE STATUTE.

The statute requiring city funds to be deposited in a regularly organized bank, includes only banks incorporated under the state law or the acts of Congress, and not a private bank, owned and managed by a private individual; and this, though such act provides that such banker or bankers receiving the deposit shall give bond.—City of Dequoin vs. Kelly, 52 N. E. Rep. (Ill.) 919.

NATIONAL BANKS — SALE OF COLLATERALS BY RECEIVER—POWER OF COURT TO ORDER.

The courts are not vested with any general supervisory or directing power over the liquidation of insolvent national banks, and cannot order or authorize a receiver to sell at private sale securities held by the bank as pledgee, which do not come within the authority given by Rev. St. Sec. 5234, to order the sale or compounding of bad or doubtful debts, or the sale of real or personal property of the association.—In re Earle, 92 Fed. Rep. 22.

NOTE—DELIVERY.

Leaving a note with the payee's employee, as part of an offer to buy land from the payee, is not a delivery thereof. —Cross vs. Arnold, 52 N. E. Rep. (Ill.) 667.

NOTE — PLACE OF PAYMENT — ATTORNEY'S FEES.

No place of payment being designated in a note, the maker may designate a place, and deposit money there, so as to prevent his being in default, whereby the payee would be entitled to attorney's fees provided in case the note was not paid at maturity, and was collected by suit or attorney.—Rose vs. McCracken, 50 S. W. Rep. (Tex.) 152.

NOTE—SET-OFF.

In an action against the maker of a promissory note, he cannot plead as a set-off an amount due from plaintiff to a society of whose funds the defendant, as an officer, is custodian.—Lewis vs. Pickering, 78 N. W. Rep. (Neb.) 368.

NOTE—WHERE NEGOTIABLE.

Though a note is made negotiable and payable at a particular bank, it is still negotiable elsewhere.—Stadler vs. First Nat. Bank of Helena, 56 Pac. (Mont.) 111.

NOTES—ALTERATION.

An alteration of a negotiable note, making it payable at a certain bank in a place where it was originally made payable, is material, nd destroys its validity in the hands of the original payee or of a purchaser with notice.

But where the maker of a negotiable note left room so that it might be materially altered without defacing it, such alteration is no defense as against a bona fide purchaser before maturity, nothing appearing on its face to excite suspicion.

The purchase of a note at a discount greater than the legal rate of interest does not affect the bona fides of the purchaser.—Holmes vs. Bank of Ft. Gaines, 24 So. Rep. (Ala.) 959.

NOTES — DAYS OF GRACE — MORTGAGES—DEFAULT—INTEREST.

A debtor is entitled to days of grace on a negotiable coupon interest note.

Where a negotiable note secured by a mortgage provides that, if default should be made in the payment of an interest note, which was likewise negotiable in form, and made payable on the first day of a certain month, for ten days after it became due, the principal and interest notes, at the option of the holder, should at once become due and payable without notice, the option exercised on the 13th of said month was premature.—Hartsuff vs. Hall, 78 N. W. Rep. (Neb.) 716.

NOTES—GUARANTY—SET-OFF.

Where notes sought to be set off against an assigned debt were alleged to have been acquired through a contract of guaranty, and it develops that the guaranty was a fictitious scheme, designed as a defense, equity will not enforce it, notwithstanding the pretended guarantor had a meritorious defense as holder of the notes.—Union Nat. Bank of Chicago vs. Hines, 53 N. E. Rep. (Ill.) 83.

Ripans Tabules cure headache.
Ripans Tabules cure flatulence.
Ripans Tabules cure dyspepsia.
Ripans Tabules cure biliousness.
Ripans Tabules cure indigestion.
Ripans Tabules cure constipation.
Ripans Tabules: for sour stomach.

INFORMATION FOR BOND BUYERS.

ALBUQUERQUE, N. M.—This city will receive bids for $33,000 not exceeding 4 per cent bonds, and for $65,000 not exceeding 5 per cent refunding bonds.

ALMA, MICH.—This place invites proposals until July 10th for $6,000 4 per cent semi-annual 5-7 year street improvement bonds. Address W. U. Kinch, Village clerk, for further information in relation to same.

ALTAMONT, ILL.—This place will hold an election June 15th to vote on the proposition of issuing bonds for $5,000 for street improvements.

ANGLETON, TEX.—The school district of Angleton will probably issue $10,000 in bonds in near future.

ARTHUR, ILL.—The citizens of this place are to vote on bonds for $10,000 to be used in building a new school house.

ASHLAND, OHIO.—This place asks for proposals until June 19th for $5,000 6 per cent 1-5 year serial improvement bonds. E. B. Westover is village clerk and may be addressed for information.

AUBURN, NEB.—The question of a new court house for Nemaha county was settled at an election held at this place, a majority of about 700 votes being cast for the bonds.

BATON ROUGE, LA.—This city has voted to issue $200,000 improvement bonds.

BEMENT, ILL.—The citizens of this place have voted to issue $11,700 worth of bonds to erect a new school building.

BETHEL, OHIO.—A special election will be held to vote on the proposition of issuing $15,000 in bonds for the purpose of placing electric light works in the village.

BETTINEAU, N. D.—The insane asylum bonds of $50,000 for erection of additional buildings, authorized by the last legislature, have been purchased by the Board of University and School Lands at par, paying 4 per cent interest.

BIRMINGHAM, ALA.—F. V. Evans, city auditor, will receive bids for the issue of $20,000 8 per cent bonds.

BOISE, IDAHO.—The proposition to bond the outstanding warrant indebtedness of the city, amounting to $55,000, was voted on at a special election and carried. The council will now proceed to negotiate the sale of bonds. They are to bear 5 per cent interest.

BOLIVAR, TENN.—This place will hold an election on the question of issuing $10,000 in bonds for the purpose of purchasing a site and erecting a public school building.

BRAINERD, MINN.—The Board of County Commissioners has adopted a resolution providing for a bond issue to take the floating indebtedness of Kanabec county, amounting to $12,500. The bonds will run from five to fifteen years.

BROCKTON, MASS.—This place invites proposals for $98,000 3½ per cent bonds, of which $93,000 are payable in twenty annual proportional payments, and $5,000 in five annual proportional payments. Bonds are dated May 1st and are for street improvement and surface drainage.

BROOKFIELD, MO.—The citizens of Brookfield have voted in favor of issuing bonds for water works purposes. B. F. Howard may be addressed for further information in relation to the same.

BROOKLYN, N. Y.—The corporation counsel has rendered an opinion to Comptroller Coler that the issue of $1,255,000 Long Island City bonds are valid and binding on Greater New York.

Mayor Van Wyck has signed the resolution adopted by the municipal assembly providing for a bond issue of $500,000 for removing the reservoir in Bryant Park and preparing the site for the New York Public Library. The bids for this week, which are somewhat complicated, will be considered by the Board of Estimate.

BROWNSVILLE, TENN.—The city has decided by popular vote to issue $27,500 of bonds for the construction of the proposed water works.

BUCYRUS, OHIO.—The township trustees of Auburn township will receive bids at the office in the village of Tiro for the purchase of twenty-eight bonds, known as "Road Improvement Bonds," of $500 each, in the aggregate $14,000. Said bonds bear interest at 5 per cent per annum, payable semi-annually. Bonds will be dated June 1st.

CAMBRIDGE, OHIO.—This place asks for proposals until June 17th for $21,000

4 per cent 20-year paving bonds and sewer bonds.

CAMDEN, N. J.—The finance committee of the Camden City Council will hold a meeting to arrange for the $25,000 bond issue to extend the fire department in the annexed district.

CHANUTE, KAN.—The city has advertised for bids of $5,000 gas plant bonds to bear not more than 6 per cent interest and mature in not more than twenty years.

CHARLEROI, PA.—An ordinance has passed the council authorizing the holding of a special election to vote on a bond issue for funds for sewering, paving and fire alarm purposes. The election is to be held July 11th and the amount of the bond issue is $86,250.

CHARLOTTE, N. Y.—A meeting of the village trustees of this place has been held. The purpose of the meeting was to sell the $6,000 bonds, with which it is intended to build an incandescent dynamo.

CLARINGTON, OHIO.—Bids will be received until July 3d by the council for the purchase of $6,000 in bonds to bear 6 per cent interest, payable semi-annually. Bonds will be issued in denominations of $500 each and be numbered from 1 to 12 inclusive.

CLARKSBURG, VA.—The council has submitted to the vote of the people a proposition to bond the city for $35,000 for sewerage.

CLINTON, TENN.—The citizens of this place will vote on the question of issuing $10,000 in bonds for the purpose of erecting and equipping school buildings.

COLUMBUS, OHIO—The city council has decided to issue bonds in denomination of $500 each, to amount of $7,500. Said bonds shall be payable ten years from March 1, 1899, and bear interest at 4 per cent per annum, payable semi-annually.

CRESTLINE, OHIO.—Sealed bids will be received at office of trustees of Jackson township, in Crestline, until June 17th for the purchase of six bonds of Jackson township, each given for the sum of $500, dated August 1, 1897, and payable as follows: Four bonds for $500 each, payable August 1, 1910; two bonds for $500 each, payable August 1, 1909. Bonds bear interest at 6 per cent per annum, payable semi-annually.

DANVILLE, VA.—The citizens of this place have voted to issue $100,000 of 30-year 4 per cent bonds for street improvements.

DOW CITY, IOWA.—The election for the purpose of issuing bonds to build an addition to our school building was held and a light vote was cast in favor of the bond issue.

DULUTH, MINN.—This city will sell $500,000 4½ per cent semi-annual 15-year gold coupon general funding bonds June 19th. Address H. W. Cheadle, city clerk, for further information in relation to the same.

DURAND, MICH.—A special election will be held to vote on proposition of issuing $30,000 in bonds for water works.

EAST JORDAN, MICH.—The people of this place have voted to bond for $7,000 water works and $5,000 for other public improvements.

ELIZABETH CITY, N. C.—The mayor may be addressed relative to the proposed issue of $30,000 in bonds, which has been offered by the citizens of this place.

ELM GROVE, W. VA.—This place will hold a special election to vote on the question of issuing bonds in the sum of $4,000 for the improvements of the streets, electric lights and fire protection.

ELROY, WIS.—A special election will be held here to decide the question of issuing bonds to install an electric light plant.

ENTERPRISE, KAN.—This city will have a special election June 19th to vote on a proposition to issue $9,000 water works bonds.

EVERGREEN, ALA.—The county commissioners of this city will receive bids for $25,000 worth of bonds.

FORT WAYNE, IND.—This city advertises for sealed proposals for $320,000 bonds in three issues as follows: $240,000 3½ per cent 20-year water bonds; $30,000 3½ per cent 10-year water bonds, and $50,000 3½ per cent 1-10 year refunding bonds. Henry C. Berghoff is comptroller and can be addressed for further information in relation to same.

FREEPORT, ILL.—The proposition to issue bonds for the erection of a new school house is being voted upon.

FREMONT, NEB.—Nemaha county voted $40,000 court house bonds by 770 majority.

GALLIPOLIS, OHIO.—This city will receive bids until August 10th for the purchase, with accrued interest, of twenty-six redemption bonds to amount to $13,000, to mature in twenty years. Said bonds are to bear interest at the rate of 5 per cent per annum, payable semi-annually. Bidders will be required to deposit with each bid an amount of money or certified check on some bank in the sum equal to 3 per cent of the bonds bid for.

GARDINER, ME.—The 4 per cent bonds of the city of Gardiner are to be superseded by new bonds for $9,000, bearing interest at 3½ per cent per annum. The issue has been subscribed for at 105, the purchasers to pay for printing the bonds.

GLENVILLE, OHIO.—Bonds of this village amounting to $9,000 will be issued to raise money with which to pay for construction of sanitary sewer. Said bonds will be dated October 1, 1899, in denominations of $500 each and draw interest at 6 per cent, payable semi-annually.

GRAND RAPIDS, MINN.—At a special was decided to issue bonds to the amount meeting of the county commissioners it of $85,000 for the purpose of taking up the floating indebtedness of Itasca county. They will run for twenty years and draw 5 per cent interest, and are in denominations of $1,000 each.

GREENSBURG, PA.—The borough of Greensburg will receive proposals for $32,000 4 per cent tax exempt refunding bonds.

GRINNELL, IOWA.—The Independent school district by vote of the electors has voted to bond the district for $14,000 for the purpose of building a school in the First ward.

GUNTERSVILLE, ALA. — Marshall county will again advertise for bids on improvement bonds, as the proposals thus far received have been rejected.

HAMILTON, OHIO.—This place asks for proposals for $10,000 4 per cent improvement bonds.

HASTINGS, NEB.—The mayor and city council have decided to call a special election for the purpose of voting bonds to put in an electric light plant at the water works.

HASTINGS, MINN.—At the special election held here the proposition to issue $30,000 in bonds for new school was carried.

HERKIMER, N. Y.—This city is to sell $13,000 electric light bonds at public auction at the city hall.

ISHPEMING, MICH.—A special meeting of the legal voters of School District No. 1 will be held in this city to determine whether the taxpayers of the district will authorize the Board of Trustees to bond the district in the sum of $30,000 for purpose of building a school house.

JACKSON, MINN.—This city has voted $10,000 bonds for the purpose of putting in electric lights.

JACKSON, MISS.—This city will issue $20,000 bonds for sidewalks. For information address the mayor.

JAMESTOWN, N. D.—The proposition to issue bonds for the Eddy county court house carried by 300.

JASPER, ALA.—This place will issue $10,000 bonds for the purpose of building a new school house.

JELLICO, TENN.—The city will hold an election to decide the issuance of $6,000 of bonds for street improvement.

KENOSHA, WIS.—The common council has decided to sell bonds at a figure not higher than 3½ per cent to the extent of $170,000, for the purpose of paying off outstanding debts.

KIMBALL, S. D.—The city is advertising for bids on the city refunding bonds.

KIRKSVILLE, MO.—This place had to resell the recently voted school bonds, as they were voted at 5 per cent and sold at 4. The new sale was at 5 per cent and a premium.

LA CROSSE, WIS.—The common council of this place has voted to bond the city for $20,000 to build a new school house.

LAKE PROVIDENCE, LA.—The issue of $17,500 in 5 per cent bonds will be sold at once.

LANSINGBURGH, N. Y.—The readvertised bids for $63,000 of Fifth avenue pavement bonds will be opened at a special meeting of the village trustees.

LANSING, MICH.—The governor has signed the bill authorizing the city of De-

troit through the common council to issue bonds to the amount of $150,000 for the purpose of improving Belle Isle Park.

LA PEER, MICH.—The House of Representatives has passed a bill authorizing the issue of $10,000 bonds to improve Mackinaw Park; also appropriating $75,000 for the state public school.

LOUISBURG, N. C.—The citizens of this place will vote June 14th on the question of issuing $30,000 in bonds for improvements.

MARION, OHIO.—An election will be held here to vote on the question of issuing $18,000 in bonds to erect a school building.

MARQUETTE, MICH.—Representative Chandler's bill calling for $10,000 of bonds to build new roads and otherwise improve Mackinac Island, has been passed by the House.

MARTIN'S FERRY, W. VA.—An ordinance to issue bonds in the sum of $35,000 for the purpose of improving the water works system and purchasing machinery, was passed at the city council meeting.

MAYVILLE, N. D.—This place asks that bids be addressed to Samuel Togerson, city auditor, for $21,000 6 per cent annual 20-year electric light bonds.

MEMPHIS, TENN.—The Board of Education will receive bids until June 5th for the purchase of sixty 20-year bonds in denominations of $500 each, for the purpose of finishing payment of the Poplar street high school debt.

MERCER, PA.—The city council of this place will issue $5,000 worth of bonds for the purpose of paying the floating debt of the borough.

M'MECHEN, W. VA.—The citizens of this place will soon hold an election to vote on the issuing of bonds for improvements about the town. Bonds in the sum of $10,000 are to be issued.

MORGANFIELD, KY.—The bonds of the Morganfield graded school have been refunded at a reduced rate of interest. The amount of the bonds is $10,000 and about $100 a year will thus be saved the taxpayers of that district.

MORTON, MINN.—This place invites proposals until June 19th for $7,000 5 per cent street coupon bonds.

This city has also voted to bond for $10,000 for construction of water works.

NEW BRITAIN, CONN.—The city clerk has prepared a call for a special city meeting for the purpose of authorizing the refunding of $150,000 of sewer bonds at 4 per cent and also to authorize the mayor, treasurer and chairman of the sewer committee to cancel sewer bonds to the amount of $35,000.

NEW CASTLE, PA.—The New Castle County Levy Court has adopted a resolution to refund the $69,000 loan on the county court house by issuing new bonds at 4 per cent interest, payable semi-annually.

NEWPORT, IND.—Marion county sold $300,000 worth of county bonds last week at a premium of $14,000. The bonds draw 3½ per cent interest.

NEW ROCHELLE, N. Y.—Sealed bids will be received by the Board of Aldermen of this city for the purchase of 105 bonds of $1,000 each. Bids are to be addressed to A. J. Selz, city clerk.

NOGALES, ARIZ.—An election will be held to vote on issuing bonds for a new school.

NORTH ADAMS, MASS.—At the city council meeting held at this place an order authorizing the city treasurer to issue bonds of the city for the purpose of refunding the city debt of over $1,000,000, at $35,000 a year, was referred to the finance committee.

OKOLONA, TENN.—A special election was held here to vote on issuing $6,000 bonds for improving water works system. The proposition carried.

OSWEGO, KAN.—The Oswego city council has ordered an election to vote on the proposition to issue $5,000 city bonds to be used to prospect for gas.

OWATONNA, Minn.—The school board of this city has decided to issue $8,000 school bonds bearing 4 per cent interest to build an addition to one of the ward school houses of that city.

OXFORD, MISS.—The citizens of this place have voted in favor of issuing $20,000 in bonds for sewerage purposes.

PADUCAH, KY.—The city council has ordered an ordinance drawn to bond the city for $35,000 to be submitted to vote of the people for the erection of a hospital.

PARSONS, KAN.—The Board of Education will receive bids for the purchase of $10,000 bonds to be issued for a new school.

PHILADELPHIA, PA.—The Philadelphia council has authorized the borrowing temporarily of $200,000.

The ordinance providing for the issuing of $25,000 worth of bonds for purpose of securing lands and erection of two fire houses, was adopted.

PITTSBURG, PA.—A special meeting of the borough of McKees Rock has been held and the question of floating another bond issue of $150,000 was raised. The money will be used in street and sewer improvements.

PLAQUEMINE, LA.—This city proposes to bond itself for $38,000 for municipal improvements.

PORTAGE, WIS.—Judge Siebecker has issued an injunction restraining the sale of bonds and the building of a new court house at Montello, Marquette county. They demand that the question be left to a vote of the people.

PORTLAND, CONN.—The committee appointed by the town to make arrangements for the re-issue of town bonds have decided to make up a proposal for bids, which will be sent to many of the leading brokers of the country.

QUINCY, MASS.—Quincy asks for proposals for $30,000 3½ per cent 1-30 year water bonds, dated May 1st.

QUINCY, MICH.—Bids for the purchase of electric light bonds of the village of Quincy will be received by the common council. Said bonds are to be in denominations of $500 each, interest at 5 per cent per annum, payable annually. Bonds mature as follows: One bond July 1, 1900, and one bond each year thereafter until all have been paid. Interest due July 1st of each year.

RACINE, WIS.—At the city council meeting held at this place an ordinance for the issuing of $17,000 school bonds was adopted.

RED LAKE FALLS, MINN.—The county commissioners have resolved to issue bonds to take up the floating indebtedness of Red Lake county. Bonds will be in the sum of $20,000, to run fifteen years, at 4 per cent.

ROCKY MOUNT, N. C.—This city will receive bids for an issue of $40,000 in 4 per cent bonds.

ROXBORO, N. C.—Person county will issue $20,000 6 per cent bonds. Bids will be received by W. I. Newton, commissioner.

RUSHVILLE, IND.—This city is asking the city council to issue bonds for $40,000 for the high school.

SAGINAW, MICH.—Senate bill No. 96, authorizing the township of Gladwin to bond itself for $3,000 with which to pay its indebtedness to the county, has been signed by the governor and is now a law.

SALAMANCA, N. Y.—A special election will be held for the purpose of voting on a proposition to issue bonds for $36,000 for the paving of Wildwood avenue, Broad and Clinton streets. Bonds are to run from one to twenty years.

SANTA ANA, CAL.—The Board of Supervisors of this place have passed a resolution to vote $100,000 bonds for a new court house. A special bond election was called for September 4th.

SHELBY, OHIO.—Sealed bids will be received at the office of the village clerk for the purchase of 106 bonds of $500 each of the village of Shelby, bearing date June 1st, with interest at 5 per cent per annum, payable semi-annually. Said bonds shall run from one to fifteen years. A certified check for $500, made payable to the order of W. F. Sonnanstine, clerk of the village, must accompany every bid.

SMITH CENTER, KAN.—A special election will be held in this city for the purpose of voting on proposition of bonding this district for $4,000 for a new school.

SOMERSET, PA.—This city will open proposals for $20,000 3½ per cent water refunding bonds, maturing in twelve years. Bids will also be asked for 4 per cent bonds.

SPRINGFIELD, OHIO.—This city invites proposals until June 20th for $6,526 6 per cent 1-5 year street improvement bonds.

ST. MARY'S, W. VA.—The town council has decided to call a special election for the purpose of voting on bonding the town for the construction of a water system.

ST. PAUL, MINN.—Sealed bids will be received for the purchase of $85,000 Itasca county funding bonds. Bonds will bear interest at 5 per cent, payable annually. Said bonds will be in denominations of $1,000 each and payable twenty years after date. Bids must be accompanied by a certified check for $2,000.

TORONTO, OHIO.—Sealed proposals will be received at the office of the clerk of the Board of Education of Sloan's Special School District No. 1, Toronto, Ohio, until June 17th, for the purchase of $20,000 school bonds, bearing date June 20, 1899, and payable one to twenty years after date and bearing interest at the rate of 5 per cent per annum, payable semi-annually.

TRENTON, TENN.—This city has decided to sell $2,500 worth of 6 per cent bonds for improvements.

TUSCUMBIA, ALA.—The city council of this place has voted in favor of issuing $26,000 worth of 5 per cent refunding bonds. The mayor can be addressed for further information in relation to the same.

UNIONTOWN, PA.—The Uniontown council has passed an ordinance refunding the borough debt. This debt now amounts to $68,000, bearing 4, 5 and 6 per cent interest, while the new issue of bonds will bear 3 per cent interest.

UPPER SANDUSKY, OHIO.—Sealed bids will be received at the office of the clerk of Crane township in Wyandot county, for the purchase of twenty coupon bonds of Crane township, bearing date April 1st, each bond being for the sum of $500 and ten of said bonds being due and payable on April 1, 1909, and other ten April 1, 1910. All of said bonds bear interest at 6 per cent per annum, payable semi-annually.

VALDOSTA, GA.—In the election at this place upon the question of issuing $35,000 worth of bonds for a system of sanitary sewerage, only two votes were polled against the issue.

VALLEY FALLS, KAN.—At an election held for the purpose of voting on issuing bonds to amount of $10,800 for new school, the proposition carried.

VAN WERT, OHIO.—The citizens of this place are discussing the proposition of issuing bonds in the sum of $10,000 for the piking of roads to be done this season.

VERSAILLES, OHIO.—This place wants to issue water works and electric light bonds in the sum of $25,000.

VICKSBURG, MISS.—At a meeting of the Fair association it was decided to raise $7,000 by a bond issue and to go ahead with the preliminary work for what is to be the largest fair and stock exhibit ever held in Mississippi.

VINELAND, N. J.—The attorney general has approved of the new high school bonds, the issue of which has been delayed through some defect in the preliminary papers.

WACO, TEX.—The City Council has authorized the issue of $11,000 school bonds.

WAKEFIELD, NEB.—The citizens of this place have voted bonds in the sum of $8,900 to build a new school building.

WALLINGFORD, CONN. — Governor Lounsbury has signed the special act No. 4 authorizing the Central School District to issue bonds.

WALNUT GROVE, MINN.—The place is to have a system of water works. At the spring election it was voted to bond the village for that purpose.

WARREN, O.—The proposition to issue bonds for a $30,000 school building was carried.

WARREN, OHIO.—This place will vote on the proposition to issue $30,000 in bonds for a new school building.

WARSAW, MO.—A proposition to refund a large amount of the bonded indebtedness of Dade county at a lower rate of interest is causing discussion.

WARTON, TEX.—This city will sell $8,000 worth of bonds in denominations of $500 each, bearing interest at 6 per cent, maturing in twenty years.

WASHINGTON, D. C.—The Washington and University Railroad Company will issue bonds to the amount of $175,000.

A bill has passed the senate authorizing the Legislature Assembly of New Mexico to issue $60,000 territorial bonds to complete the capital.

WASHINGTON, IA. — This city has voted for an issue of $22,000 in bonds for the erection of two new schools.

WASHINGTON, PA.—A special election will be held in South Washington on June 20th to vote on issuing $30,000 in bonds for street improvements.

A special election will be held in this city July 11th to vote on question of issuing $96,250 in bonds for sewering, paving and fire alarm purposes.

WAUPACA, WIS.—The citizens of this place will soon vote on the question of issuing bonds in the sum of $3,000 for the purchase and establishment of garbage grounds in said city.

WAUPUN, WIS.—A special election will be held July 13th to vote upon borrowing $6,000 and issuing bonds for the purpose of putting in a municipal electric lighting plant.

WAVERLY, ILL.—The proposition for issuing bonds not to exceed $3,000 to purchase ground and build additional rooms for school purposes, was carried.

WAYCROSS, GA.—An election is to be held at this place to vote on the question of issuing bonds in the sum of $50,000 for the purpose of establishing a sewerage system for the city and to pay off the floating indebtedness.

WEEHAWKEN, N. J.—This city is to sell $15,000 5 per cent semi-annual 15-year school district bonds.

WESTBROOK, ME.—Alderman Quinby has introduced an ordinance at the city council meeting ordering the issuance of bonds amounting to $15,000, in denominations of $500 each, to refund bonds coming due in the near future.

WEST POINT, NEB.—At the City Council meeting held at this place a resolution was passed refunding the city water works bonds of $16,000 and the sewer bonds of $7,995 at 4½ per cent. The bonds draw 7 per cent interest at present.

WESTVILLE, N. C.—This place will open proposals on May 24th for $15,000 4½ per cent 30-year bonds.

WHEELING, W. VA.—The City Council has determined to make an attempt to refund the municipal debt by issuing new bonds at a less rate of interest than the old securities, most of which are at 6 per cent.

WHITE CLOUD, MICH.—This city will issue $4,500 in bonds to construct an electric light plant.

WILLIAMSPORT, MD.—This place will sell $6,000 electric light bonds at auction.

WILMINGTON, DEL.—The New Castle County Levy Court has adopted a resolution to refund the $69,000 loan on the county court house by issuing new bonds at 4 per cent, interest payable semi-annually.

WOODWARD, IOWA.—This city is to have a vote on the question of issuing bonds to amount of $1,400 to build an addition to the school.

WOOSTER, OHIO.—Wayne county advertises to sell $15,000 4 per cent 1-4 year jail bonds. Bids should be addressed to A. B. Peckinpaugh. A deposit of 4 per cent is required.

YOUNGSTOWN, OHIO.—The commissioners of Mahoning county will sell bonds of the county to the amount of $25,000 to the highest responsible bidder. Said bonds are to be in denominations of $500 each and to be dated June 1, 1899, and draw interest at 4½ per cent per annum, payable semi-annually.

PROTECTION FOR BOND BUYERS.

American Investment says: The courts are gradually getting around to it. The United States Circuit Court lays down in a recent decision the law to the effect that, a municipal corporation, which, by the regularity of the execution of evidence of its debts, which is apparent upon their face, induces persons to purchase bonds, it is thereby prevented from denying their validity on the ground that, in their execution, or even in the preliminary proceedings which warranted their execution, its officers had failed to comply with some law or rule of action relative to the mere time or manner of their procedure, with which they might have complied, but which they negligently disregarded. This is the homeliest kind of common horse sense, and it is marvelous that it should be necessary for so high a court to bother with it. If municipalities insist on electing ignorant hayseeds to offices of trust and great responsibility, they should not be permitted to make the trusting buyers of their bonds stand the loss caused by their inexcusable blundering. Even though the laws have been grossly violated, this should not affect the obligations the officers have placed upon the community they were elected to serve. It is time investors in municipal bonds had greater latitude and longitude in the protection to which they are justly entitled. Let those communities that persist in trying to void bonds from purely technical purposes when full value has been received for them, be blacklisted and made to pay higher rates for money. Such a course would soon bring them to their senses.

CAPITAL WANTED.

The undersigned has invested on mortgage for clients in the East upwards of $300,000.00, and can invest on good security two or three times this amount. Correspondence invited. Address C. White Mortimer, British Vice Consul, Los Angeles, Cal.

BANK NOTES.

East.

The application to organize the Monessen National Bank, Monessen, Pa., with a capital of $50,000, has been approved.

An effort is being made to organize a new national bank in Shippensburg, Pa. The capital stock has been placed at $50,000.

Thomas J. Power, State Commissioner of Banking, has appointed ex-Senator A. F. Bannon of Bradford, Penn., one of the state bank examiners, to take effect June 15.

The stockholders of the Strafford National Bank of Dover, N. H., at a special meeting voted to reduce the capital stock of the institution from $200,000 to $100,000.

The New Mechanics' National Bank of Millville, N. J., will be organized soon. Over $80,000 worth of stock has been subscribed by prominent citizens of Cumberland and Cape May counties.

The Athens National Bank has just been established at Athens, Bradford county, Pa., with Vine Crandall, of Osceola, as president, and L. W. Eighmey, of Blossburg, as vice-president.

The Bloomsburg National Bank, a new institution at Bloomsburg, Pa., with a capital of $60,000, has elected A. Z. Shoch, president; Paul L. Wirt, vice-president, and William H. Hidley, cashier.

The American Bankers' Association now has a membership of 3,700 of the largest banks, trust companies and private bankers in the country, with aggregate capital and deposits of five billions of dollars.

The Oystermen's National Bank of Sayville, N. Y., has opened its doors for business. The officers of the institution are: President, I. H. Green, Jr.; vice-president, Samuel P. Green; cashier, Dow Clock.

Albert H. Wiggin has been elected an additional vice-president of the National Park Bank of New York. Mr. Wiggin comes from Boston, where he was connected with the First National Bank. The office is a new one in the Park Bank, and was created because of the institution's increased business.

Dr. James Henry Hamilton, the head of the Department of Political Economy in Syracuse University, New York, has completed the work of writing a book on "Savings and Savings Banks," which is soon to be published.

The acting Comptroller of the Currency has approved the application of C. W. Gilfillan, Robert G. Lamberton, Lewis T. Lamberton, Harry Lamberton and William A. Gilfillan for authority to organize the Lamberton National Bank of Franklin, Pa., with $100,000 capital.

Silver Creek, N. Y., has a new bank known as the State Bank of Silver Creek, with an authorized capital of $100,000, of which $25,000 is paid in. The directors for the first year are R. J. Quale, president; F. R. Green of Fredosia, vice-president; W. F. Smallwood of Leroy, Theodore Stewart, George H. Shofner, G. L. Weeks and Melvin Montgomery.

William H. Bryan, for the past six and a half years cashier of the East Orange National Bank, of East Orange, N. J., has resigned his position to accept appointment as a national bank examiner. His district includes all of New Jersey and Delaware, and all of southern New York, with the exception of New York city.

The American Exchange National Bank has moved from its old quarters at the northeast corner of Broadway and Cedar street to temporary quarters on the first floor of the Boreel building at No. 115 Broadway. The old building will be torn down, and on its site will be erected a modern sixteen-story fireproof building, to cost about $800,000. The officials of the bank hope to be in their new building by May 1, 1900.

In an opinion in the case of the First National Bank, of Concord, N. H., vs. Edward Hawkins, receiver of the Indianapolis National Bank, Justice Shiras has decided that one national bank can not lawfully accept and hold the stock of another as an investment and in the case of such a purchase the bank is not estopped from denying its liability as an apparent stockholder for an assessment on stock ordered by the Comptroller of the Currency. The opinion of the lower court was reversed.

Officers of the Boston Clearing House Association are as follows: President, George Ripley, president National Hide and Leather Bank; secretary, N. G. Snelling. Clearing house committee: Chairman, Charles W. Jones, president New England National Bank; N. P. Hallowell, president National Bank of Commerce; Thomas P. Beal, president Second National Bank; John J. Eddy, president National Bank of the Commonwealth; Francis B. Sears, vice-president Third National Bank. Manager, N. G. Snelling; assistant manager, C. A. Ruggles.

Middle.

A new bank is to be opened at Durand, Ill., by H. M. Short.

J. M. and George D. Bartlett opened the Citizens' Bank at Stanley, Wis.

The city of Indianapolis, Ind., has been approved as a reserve city upon application of all the national banks there.

The capital stock of the City Bank of Portage, Wis., has been reduced from $100,000 to $50,000 by act of the Legislature.

Charles D. Stebbins has resigned as president of the Fifth National Bank of Grand Rapids, Mich., and Senator Robert D. Graham was elected his successor.

J. D. Watkins has withdrawn from the Bank of Sheldon, Ill., and will remove to Cleveland, Ohio. The banking business will be continued by Snow & Son.

The Comptroller of the Currency has authorized the newly-organized Coal and Iron National Bank of Cleveland, Ohio, to begin business with a capital of $500,000.

The Fletcher National Bank of Indianapolis has been authorized by the Comptroller of the Currency to act as reserve agent for other banks throughout Indiana.

Banking Commissioner Maltz of Michigan has authorized the State Bank of Ontonagon to commence business. The bank has a capital of $15,000, and James Mercer is its president.

A trust company, to be known as the American Trust Company, has been organized in Lebanon, Ind. Articles of incorporation were filed with the Secretary of State. The capital stock, paid up, is $50,000.

The Second National Bank of Galesburg, Ill., issues a little booklet, in which, with a history of the bank, is included the article on "Profit in Banking," reprinted from the January issue of the Bankers' Monthly.

M. F. White has sold his bank at Manton, Mich., to J. H. Jones and son of Lima, Ohio. The bank will retain its present name, and will be incorporated with J. H. Jones, president; A. Jones, vice-president, and J. E. Jones, cashier.

The Mechanics' Savings Bank, of Fostoria, Ohio, will soon undergo some radical changes. The capital stock will probably be increased from $25,000 to $100,000. The officers of the concern will also be changed and the name of the bank will give way for a new one.

Hobart residents have organized the First National Bank of Hobart, Ind. The officers are: President, George Stocker; vice-president, P. P. Gordon; secretary, N. B. White; cashier, J. C. Cavender; directors, George Stocker, A. E. Halstead, P. P. Gordon, Augustus Wood and N. B. White.

The report of State Bank Examiner Kidd, just issued, shows a marked increase in both deposits and loans in the state, private and savings banks of Wisconsin. Both deposits and loans show large gains since December, the former being $5,344,419.73 and the latter $3,076,-227.36.

The State Bank of Warren, Ill., has been organized with a capital stock of $35,000. The officers are: President, Daniel Keller; vice-president, H. H. Diggs; secretary, W. H. Glasgow; directors, Daniel Kellar, Joseph Appel, Henry Seise, W. E. Morris, W. H. Glasgow, H. H. Diggs and L. C. Russell.

The Produce Exchange Bank, a private institution with reputed responsibility of $500,000, is the name of a new Chicago financial concern that will open about June 15th. The organizers and owners are of the private banking firm of Robert Miller & Son of Tiffin, Ohio. They have signed a three years' lease of the banking floor of the Ogden building, at the southwest corner of Clark and Lake streets. Robert Miller, head of the Tiffin firm, will be president and W. C. Cook, cashier, will fill the same position in the new Produce Exchange institution.

Walter M. Brittan of the L. C. Hyde & Brittan Bank at Beloit, Wis., announces that the bank will be conducted as a state institution, with $50,000 capital. The officers will be: W. M. Brittan, president; E. S. Gree, cashier; Roy K. Rockwell, assistant cashier. This bank has been in existence nearly fifty years.

Plans have been completed and contracts let for the erection of the Merchants' Loan and Trust Company building, a ten-story office structure at the northwest corner of Clark and Adams streets, Chicago, to cost $1,000,000. The work of tearing down the old buildings on the site has begun. The contracts call for the completion of the new building so that it will be ready for use by May 1, 1900.

The State Banking and Trust Company has begun business at Cleveland, Ohio. Dr. H. W. Kitchen is the president of the new bank, S. K. Barstow and Ferdinand Strauss are vice-presidents, John Jaster, secretary and treasurer, and the other directors are Charles W. Maedje, E. W. Hotchkiss, J. A. Smith, E. G. Krause, J. B. Clyne, Henry Dreher, Dr. William Thomas Corlett, John Wageman, William R. Ryan, Edward Lewis, D. Auld, Jr.

The Brazil Trust Company, of Brazil, Ind., will open for business July 1. The following directors have been elected: D. H. Davis, E. L. Winklepleck, James N. Halstead, C. H. Kattman, George W. Weaver, W. E. Carpenter, George Siegelin, H. D. Falls and F. J. S. Robinson. The directors elected the following as officers: E. L. Winklepleck, president; D. H. Davis, first vice-president; George W. Weaver, second vice-president; W. E. Carpenter, secretary.

The executive council of the Ohio Bankers' Association has met to make arrangements and to outline a program for the annual convention of the association, which will be held in Columbus either the second week in September or the second week in October.

The establishment of a clearing house as a means of changing and improving the present system of collecting county checks was discussed, and a committee was appointed, of which W. D. Park of the Merchants and Manufacturers' National Bank is chairman, to investigate the matter.

West.

The deposits in the twenty-six national banks of South Dakota aggregate $5,026,461.

Milan, Mo., has a new bank, the Citizens' International, with a capital of $28,000.

The Kendrick State Bank, with a capital stock of $25,000, has been organized at Kendrick, Idaho.

Mayor Thomas of Eaton and William Sullivan of Fort Collins are to engage in the banking business at Eaton, Colo.

The Bank of Iowa and Dakota at Chamberlain, S. D., has been sold by G. W. Pitts and J. W. Warnhaus to W. L. Montgomery.

A new banking house, with a capital of $15,000, will be open soon at Red Lake, Minn. This will mean two banks for that enterprising city.

The Stotts City Bank (Pax P. O.) of Stotts City, Mo., has been formed with $10,000 capital stock by D. B. Jones of that town and others.

It is reported that State Senator H. H. Hobson has purchased the interest of T. C. Power & Bro. in the Bank of Fergus County, at Lewistown, Mont.

Application has been made to the Secretary of State for a charter for the Farmers' State Bank of McLean county, N. D., to be located at Washburn.

The McCook County State Bank at Salem has been sold to L. S. Tyler and H. L. Tyler of that place and S. W. Appleton of Sioux City. The new officers of the bank are: President, L. S. Tyler; vice-president, H. L. Tyler; cashier, S. W. Appleton.

The Ringsted State Bank of Ringsted, Iowa, has filed articles of incorporation with the Secretary of State. Its capital is $25,000. Thomas Sherman, of Bancroft, is president, George E. Boyle, of Whittemore, is vice-president, and B. F. Crosse, of Algona, is cashier.

The Lexington State Bank of Lexington, Okla., has been chartered by Secretary Jenkins. Its capital is $10,000, and the directors are J. W. Marcum, R. F. Grow, J. L. Little, E. J. Keller, Lexington; P. H. Miller, Enid; F. M. Thompson, Pawnee, and A. Monroe Perdue, Pine Bluff, Ark.

The Consolidated National Bank, of San Diego, Cal., which failed in 1894, has declared its sixth dividend of 5 per cent on $700,000 of deposits, making 75 per cent so far, and the receiver says there will be other dividends. A 4-per-cent dividend will also be paid by the suspended Savings Bank of San Diego county. This bank was an adjunct to the other.

The Kansas City Association of Credit Men elected the following officers to serve one year: F. P. Church, president; J. A. Comstock, vice-president; J. D. Waggener, secretary, and W. V. Clark, treasurer. On June 20 twenty members of this association will leave for Buffalo to attend the national convention, and they will urge the convention to recommend the amending of the federal bankruptcy law.

A consolidation of the First National and American Exchange National Banks of Lincoln, Neb., has been effected, and the two are now under one management, with the name of the First National. The consolidated banks are the two largest in the city. S. H. Burnham, of the American Exchange, succeeds to the presidency of the consolidated concerns, and H. S. Freeman, of the First National, retains his position as cashier.

The Comptroller of the Currency has declared dividends in favor of creditors of insolvent national banks as follows: A second dividend of 10 per cent in favor of the creditors of the First National Bank of Emporia, Kan., making 30 per cent on claims amounting to $460,847; a tenth dividend of 10 per cent in favor of creditors of the National Bank of Kansas City, making in all 100 per cent on proved claims amounting to $807,222.

I. L. Jones of the Mechanics' Bank of St. Louis was notified that he had been awarded the prize for the best paper on banking read before the Missouri State Bankers' Association, in session at Kansas City.

Mr. Jones chose for his subject, "The Duties of the Bank Employe." The committee was unanimous in the decision that his was the best paper submitted. Competition was open to the state, and every officer and employe of a bank in Missouri was entitled to become a competitor. Besides the honor that attaches to being announced a prize winner the award carries with it a $50 cash prize. The paper contains only 1,200 words.

J. C. Bradley & Bro. have bought the Rubey Exchange Bank of Ethel, Mo. They will keep it in the same building, and Carl Matthews will be retained as cashier.

Ira L. Flagler, proprietor of the Bank of Lime Springs, Iowa, announces its sale to R. W. and C. M. Anderson, the former a banker of experience and the latter a business man of Ossian, Iowa.

The Nebraska State Banking Board has chartered the First Bank of Elm Creek. The incorporators are James L. Tout, J. M. Forristall and M. J. Drake. The officers are William Gaslin, president, and J. M. Forristall, cashier. The capital stock of the bank is $5,000.

George W. Hoobler, who has recently opened a note brokerage business in Omaha, Neb., resigned the position of treasurer of the Richardson Drug Company. His connection with that concern dated back to its commencement of business in Omaha and has been successively as head bookkeeper, cashier and treasurer.

South.

The Merchants and Farmers' Bank of Holly Springs, Miss., has opened for business.

The Home Bank of Waverly, Tenn., has been chartered with a capital of $25,000.

The Scranton State Bank has opened a branch at Ocean Springs, Miss., in charge of F. J. Lundy.

A savings bank has been organized at Union Bridge, Md., with $20,000 capital. Jacob Stoner is president.

The Citizens' Savings Bank at Durham, N. C., will be capitalized at $25,000. It is expected to open for business in a few weeks.

The Provident Savings Bank has been formed at Richmond, Va., with $50,000 capital. The president is S. Galeski and the cashier A. J. Arrington.

The City Bank has been chartered at Newport News, Va., with $50,000 capital. R. P. Orr is president, J. W. Elliott vice-president and D. M. Ausley cashier.

The Bank of Giles has been formed at Pearisburg, Va., with $20,000 capital. P. F. St. Clair is president; W. J. Henson, vice-president, and C. L. King, cashier.

The third annual meeting of the North Carolina Bankers' Association is held in the City of Raleigh, Wednesday, Thursday and Friday, June 7, 8 and 9, 1899.

Henry B. Wilcox, H. A. Orrick and others of Baltimore have formed the Queenstown Savings Bank to do business at Queenstown, Md., with $5,000 capital.

William H. Wagner has been elected president and J. Vernon Silance vice-president of the Woodsboro Savings Bank, recently formed at Woodsboro, Md.

Scottsboro, Ala., is to have another bank at an early date. M. B. Shelton of Florence will be the president, and S. S. Broadus, also of that place, will be cashier.

The Beaumont National Bank, recently organized at Beaumont, Texas, has elected the following officers: Dennis Call, president; Thomas Langham, vice-president; D. A. Duncan, cashier.

Arrangements have been made to pay the ordinary depositors of the defunct Bank of Anniston, Ala., a 50-per-cent dividend. The bank failed last October with some $26,000 ordinary deposits.

A 5-per-cent dividend of the old Kentucky National Bank has just been distributed by the American National Bank of Louisville. There have been two other dividends, the first of 15 per cent and the second of 5 per cent.

The Comptroller of the Currency has officially reported that the People's National Bank of Americus, Ga., has gone into voluntary liquidation, by resolution of its stockholders, dated April 15, 1899, to take effect immediately.

A charter has been issued by the Secretary of State to the People's Bank of Harrisville, W. Va. The capital subscribed is $65,000, 10 per cent of which has been paid in. The privilege of increasing the capital stock to $100,000 is reserved.

The Grayson County National Bank, of Sherman, Texas, has perfected its organization. At a meeting of the stockholders the following officers were elected: J. P. Withers, president; C. A. Andrews, first vice-president; J. R. Christal, second vice-president; J. W. Blake, cashier. The directors in addition to the officers just mentioned are: E. H. R. Green of Terrell, W. D. Lacy of Waco, J. W. Cook of Denton and F. Z. Edwards and A. L. Beaty of Sherman.

Incorporation articles have been filed in the office of the Secretary of State by Miller & Miller, bankers, of Barboursville, Ky. The capital stock of the company is fixed at $10,000. The chief incorporators are George and James S. Miller.

A certificate of incorporation has been filed incorporating the Queenstown, Md., Savings Bank. The institution will have a capital stock of $5,000, divided into shares of $50 each. The incorporators are De Courcey W. Thom, H. A. Orrick, Henry B. Wilcox, Archibald H. Taylor and Douglass H. Gordon of Baltimore.

The Secretary of State of West Virginia has issued articles of incorporation to the Farmers and Merchants' Bank of Amos, Marion county, with an authorized capital of $50,000. The incorporators are W. H. Hunter, E. A. Yost, B. T. Haight, J. G. Hamilton, J. H. Burns, Geo. E. Miller, F. A. Neill, T. L. Hugus, Jesse Rice, Elihu Atha, Wm. Young, J. A. Smith, Owen Hought, M. J. Barrackman and E. H. Smith, of Amos; Gilbert Moore, of Sandy; L. P. Scrannage, of Fairmont, and Marcus Ice, of Gray's Flats.

At a special meeting of the stockholders of the Southern Bank of the State of Georgia, at Savannah, the directors were empowered to petition the Secretary of State for an amendment to the bank's charter so that its capital stock can be reduced. Under the special charter the bank has now it can increase but cannot decrease its capital stock, which is $500,000. It is desired to make the charter conform to the state banking law. After the charter is amended there will be another meeting of the stockholders to see whether or not it is advisable to reduce the capital stock.

Australia.

All the Australian banks, except in Victoria and South Australia, have adopted a resolution charging 5 shillings per half-year on each current account.

HAWAII AND THE PHILIPPINES.

Send four cents (in stamps) for an illustrated booklet issued by the Chicago, Milwaukee & St. Paul Railway, the direct route across the American Continent to the New Trans-Pacific possessions of the United States. Full of latest reliable information, and valuable for reference. Can be used as a text book in school. Address Geo. H. Heafford, Gen'l Pass'r and Ticket Agent, Chicago, Ill.

NOTES OF INTEREST TO BANKERS.

ELEGANCE IN A BANK BUILDING.

The contracts for the erection of Tootle, Lemon & Co.'s Bank building at the northwest corner of Sixth and Francis streets, in St. Joseph, Mo., have been let. It is expected that the structure will be ready for occupancy July 1. This building will be the finest business block in St. Joseph and one of the finest banking houses in the United States. The plans were prepared by Architect E. J. Eckel and they are elaborate in the extreme.

The building will front on Francis street and will be of classic style of architecture, rather of the Grecian type. It will be only one story in height, but will be quite high. The inside ceiling will be twenty-four feet high and the height of the exterior will be thirty-five feet. The height of the ornamental dome which will surmount the building will be fifty feet. The building is to be strictly a bank building and somewhat on the order of the structure of the Illinois Trust and Savings Institution of Chicago.

The entrance will be through a massive marble portico ten feet in depth, on the front line of which there will be four immense stone pillars, grooved and with carved capitals, and provided with heavy gates of grill work, which will close the building to the public except during the business hours of the day. Entrance to the main banking room will be reached through a double six-foot door of heavy ornamented bronze, flanked on either side by windows with ornate grill work.

On entering the public room of the bank through the massive bronze doors, the visitor will find himself in a spacious room 24 by 34 feet, with tessellated marble floor. To his left will be, first the office of the president of the bank. Then comes the cashier's private office and his business office. These will be separated from the public room by handsome mahogany partitions and the floors will be of hardwood, finely polished, and everything fitted up and furnished to correspond.

On the other side of the public room will be located the vice-president's office and an elegantly fitted ladies' waiting room, where ladies will be free to come and write letters, meet friends and make themselves generally at home. This is an innovation in the banking business that will doubtless be commended by all the ladies who may have business to transact. Back of the waiting room the assistant cashier will be located.

What are known as the working cages of the bank will be arranged in a semicircle, commencing on the left, with the discount teller, paying teller, receiving and assistant receiving tellers, general bookkeeper and collection department. In the rear of these will be a commodious working room for clerks and bookkeepers.

From the assistant cashier's office on the left side will extend a seven-foot passageway to the rear of the bank, separated by bronze grill work from the cages. This will admit light and will be very ornamental, besides furnishing a means of access to the public room from the rear door on Sixth street.

Back of the working room are to be located the vaults. These are made of five-ply chrome and open hearth Bessemer steel, and will be without an exception the finest in this part of the country. They will be put in by the Mosler Company of Hamilton, Ohio, and will be an artistic piece of work, outside of the burglar-proof qualities. The first vault will be the money vault, in which will be placed the bank's massive Corliss safe. This vault is to be lined with a series of steel lockers. The door, which will weigh 14,000 pounds, will be fitted with a triple time lock, and, owing to its great weight, will swing on ball-bearing hinges, with a patent adjustment to compensate for wearing friction. There is to be still another door between the outer door and vault proper, and a wicket gate to swing in place of the main door during business hours. This door is to be fitted with an alarm bell, and the keys to it are to be in the possession of the paying teller and cashier alone. Should any one attempt to enter by this gate the bell will at once sound the alarm. The front of the vaults when finished will present a solid wall appearance of copper and bronze work.

Adjoining the money vault will be the book vault, and above these will be the storage vault, reached by a handsome stairway of open grill bronze work. On

the west side of the working room will be located the coat room, janitor's room and toilet.

The size of the bank room proper, not including vaults, is to be 50 by 80 feet. Immediately back of all this will be located the offices of the Tootle estate and of John J. Tootle, with private vaults and entrance on Sixth street. Back of this will be the handsome office, library and private room of the bank's attorney, R. A. Brown, who is also counsel for the Tootle estate.

RETRENCHMENT IN EXPENSES.

The Brazilian Government has redeemed the interior loan in gold of 1889 to the value of 18,000 contos of reis, and has also redeemed 20,000 contos of reis of Treasury bills on the ministries of War and Marine. Owing to the suppression of the arsenals, the federal capital and the states have effected economies representing 1,200 contos of reis. The disbandment of 3,970 soldiers out of 18,794, of which the total effective was composed, has rendered an annual saving of 7,000 contos of reis possible. All the ministries have cut down their expenses considerably, and by this means the total expenditure has been reduced by more than 17,000 contos of reis. The government is at present negotiating the redemption of the internal gold loan of 1868, which approximately represents 27,000,000 francs.

NO GRACE IN TENNESSEE.

The new state law regulating the maturity of bank paper has become effective and the changes which must be made under its provisions are considered by some as of a very radical character, though no serious objections have been urged against the measure. The time-honored custom of allowing three days of grace has been abandoned by the law, and hereafter a note or a draft will mean just exactly what its face implies. In other words, a note made at thirty days will fall due thirty days from the time it is executed, and no grace will be allowed. In the matter of drafts, those drawn "at one-day-sight, pay," etc., must be paid on the day after they are accepted, instead of four days after they are accepted. One of the provisions of the law is a concession to the creditor. The man who has ordinary note of hand out against him, which falls due on a holdiday, will not have to pay it until the day after the holiday, instead of the day before the holiday, as now. This is true of all characters of bank paper except demand paper, and this kind of obligation must be met the day before the holiday.

AMERICAN BANKERS' MEETING.

An important meeting of Cleveland bankers was recently held in the library room of the Chamber of Commerce building. About twenty of the prominent bankers of the city were present. The object of the meeting was the discussion of plans for the convention of the American Bankers' Association to be held here this summer. The date for the convention had been set at a previous meeting of the bankers for August 22, 23 and 24, but the opinion prevailed that a larger attendance could be obtained if the meeting was held during cooler weather, and a change of date was made from August to September 5, 6 and 7.

At a previous meeting a committee was appointed to select the working committees of the convention. A report was read at the last meeting and the following names approved.

Chairman of the local bankers' committee—Thomas H. Wilson.

General secretary—W. G. Dietz.

Executive committee—Myron T. Herrick, chairman; J. J. Sullivan, George S. Russell, E. H. Bourne, E. G. Tillotson, John Sherwin, E. W. Moore.

Finance committee—John Sherwin, chairman; Myron T. Herrick, H. C. Ellison, C. E. Farnsworth, H. B. Corner, T. H. Hill, H. R. Newcomb, J. H. Dexter, Charles A. Post.

Entertainment committee—J. J. Sullivan, chairman; George S. Russell, R. M. Parmely, M. T. Herrick, T. H. Wilson, E. G. Tillotson, Iri Reynolds, E. V. Hale, C. L. Murfey, P. M. Spencer, H. P. McIntosh, H. R. Sanborn, O. M. Stafford.

Reception committee—G. A. Garretson, chairman; John F. Whitelaw, Joseph Colwell, E. R. Perkins, M. T. Herrick, Iri Reynolds, E. H. Bourne, J. H. Dexter, S. L. Severance, E. Wiebenson, H. C. Ellison, J. A. Melcher, L. W. Prior, H. P. McIntosh, R. N. Pollock, H. E. Green, D. B. Wick, E. W. Moore, C. O. Evarts, R. H. York, L. T. Denison, H. E. Hayes, H. B. Corner, A. L. Davis, T. H. Wilson, Thomas West, David Nelson, J. M. Gundry, C. A. Otis, E. G. Tillotson, E. V.

Hale, U. G. Walker, J. J. Sullivan, H. W. Stecher, W. H. Lamprecht, R. M. Parmely, O. M. Stafford, C. A. Post, D. Leuty, C. H. Stewart, John Sherwin, O. P. Fisher, Max Levi, G. P. Faerher, J. F. Harner, A. B. Marshall, O. B. Barkwill, H. W. Gazell, B. J. Jaster.

A CAMPAIGN AGAINST USURY.

A remarkable campaign is being waged in England against money-lenders. A royal commission has lately inquired into their misdoings and aroused public feeling against them. A bill is now before Parliament, which will practically deprive them of the protection of the courts. Meanwhile both judges and juries are treating the money-lenders with such severity that it really seems unnecessary to take further measures against them. In the present state of public opinion it is exceedingly difficult for them to obtain a verdict, and when the law is clearly in their favor, judgment is given in such a form as to be practically useless. A money-lender recently got a verdict for a considerable sum, at the rate of one farthing a month, without interest, so that the money cannot possibly be collected during his lifetime, and he is bound to be a loser by the transaction.

SILVER EXPORT RESTRICTED.

At the last session of the Salvadorean Congress that body passed two laws restricting the exportation of silver from that country. The first, passed on March 10, placed a duty of 30 per cent on all coined money sent out of the country, but provided for the payment of a premium of 2 per cent on importations of coined silver. On March 20 another law was passed, and is now in force, which is more rigid in its provisions than the former enactment, in that it covers exports of silver bars, and inflicts severe penalties in cases of infractions.

WONDERS OF THE NORTHWEST.

"Wonderland '99," the Northern Pacific Railway's annual for this year, is out, with an exceptionally appropriate and artistic cover.

The longest chapter, under the heading "Through Nature's Wonderland," tells of Yellowstone Park. This unique region is so diverse and remarkable in its phenomena that it is possible to write of it year after year, practically, without repetition. The present chapter is quite different in its treatment of the subject from the one in "Wonderland '98."

In these days of emigration and new home-seeking, the text should be of special interest to those inclined to seek new homes and fortunes. The Northwest is a large and varied country and welcomes all to test its resources and possibilities.

The tourist and traveler may also, perhaps, find in these pages some facts and knowledge relative to scenic beauty and health in this grand region, heretofore unknown to him.

The publication is of value in the home and to school teachers and scholars, and it is mailed in special envelopes to any address upon receipt of 6 cents in stamps or otherwise, by Charles S. Fee, General Passenger and Ticket Agent, St. Paul.

FINANCES OF BRAZIL.

In a report on the finances of Brazil Mr. Beaumont, second secretary to the British Legation at Rio de Janeiro, says that "the year 1898 has been a critical one in the financial history of Brazil. The Government has annually to find a sum of more than £5,000,000 to meet its gold obligations. The ordinary receipts being almost exclusively paper, and exchange having fallen from 27⅝d in 1889 to 7d in December, 1897, the difficulty of finding gold for these remittances has yearly increased, until the burden of foreign debt has become almost unbearable. At the latter rate the loss incurred in purchase of gold for remittances, estimated for 1898 at £5,029,877, would amount to 127,742,902 milreis. At 6d. a rate reached three months later the loss would be 156,485,-057 milreis, nearly half the entire estimated revenue.

"In order to meet pressing needs, the Government at the end of 1897 had recourse to two financial operations: An internal loan of 60,000,000 milreis (£1,750,-000), issued at 95, interest 6 per cent, and redeemable in ten years. An external loan of £2,000,000, issued at 97, interest 5 per cent, repayable in four half-yearly instalments. Exchange, however, instead of showing any tendency to rise, fell steadily during the first four months of 1898, and in May had fallen below 6d. The federal receipts had not in the meantime increased, but actually showed signs of diminishing. In spite of these great and growing difficulties, the Government continued to meet all its obligations. During the first six months £571,000 of the ex-

ternal debt was redeemed, thus reducing the total of the foreign loans, exclusive of the £2,000,000 loan of 1897, to £37,698,200.

"The present Government, however, realizing the importance of economy have entered on a policy of retrenchment, which alone can establish the finances of the country on a sound basis. Three ships of war, the Almirante Abreu, the Amazonas and the Nictheroy, have been disposed of to the United States Government this year, by which the treasury profited to the extent of £470,000, beside saving future expenditure. In the estimates for 1898, which passed Congress in December, 1897, no provision is made for expenditure of the ministry of war abroad.

CHANGE DATE OF MEETING.

As there has been some dissatisfaction expressed by members of the Michigan Bankers' Association, relative to the time agreed upon by the executive council for the next annual convention, owing to the fact that many bankers will be busy closing the books of their respective banks upon June 28 and 29, the executive council has decided to change the dates of the next convention to Thursday and Friday, July 13 and 14, 1899, at which time Port Huron will entertain the association.

AGAIN A MILLIONAIRE.

A quarter of a century ago the great banking house of Jay Cooke & Co. of Philadelphia, New York and London, announced that it could not meet its obligations. The shock was felt like the tremor of an earthquake over the civilized world. Jay Cooke himself is today the only living great figure in that tremendous catastrophe. Of all the men who were originally in the Northern Pacific Railroad scheme, which was immediately responsible for the failure of his banking house, none is alive today except Mr. Cooke.

After the great panic of 1873 the man who had saved his nation from financial ruin was himself a bankrupt. The firm had 3,200 creditors. Every penny of the indebtedness has been paid, and in the twilight of his life this master of finance is again a very rich man.

His 77 years appear to linger lightly upon him. His hair is abundant as it was sixty-five years ago, when, as a boy, he met the Indian chief, Ogontz, then his boyhood playmate, in the wilds of the Northwest, in a territory then known indefinitely as Ohio. Mr. Cooke's beard is as luxuriant as it was in the early days of the sixties, but its once dark hues have become gray with age.

Mr. Cooke was born in Sandusky, O., in 1821. He moved from the sugar counter of a country grocery store to Philadelphia to become a banker's clerk, and at the early age of 18 was made the confidential and financial representative of E. W. Clark & Co., then one of the foremost banking houses of the city. Within three years he became a partner in the firm. He made money rapidly for himself and for his patrons.

In 1858 he retired from the banking business and became interested in large railroad enterprises, some of them in the western part of Pennsylvania and some of them in the great Northwest, a region dear to his memory and destined to become the theater of the most fateful event of his life—the inception of the Northern Pacific Railroad.

But the house of Jay Cooke & Co. will be better remembered from its connection with the work it accomplished in raising the "sinews of war," the money necessary to carry on the operations of the Government in the great rebellion. Colossal as the figures may appear, it is a fact that in one year, during which it was the sole financial agent of the Government, the house of Jay Cooke & Co. transacted a business of three thousand million dollars. This was in the year in which the great 7-30 Government loans were floated.

Within less than five months of that year Jay Cooke & Co. paid to the United States Government $830,000,000 in gold. Indeed, the reputation of Mr. Cooke and his place in history will be fixed by these enormous negotiations of the Government during our great civil war. He may be compared with Robert Morris, for what Morris did for Washington Jay Cooke did for Lincoln and Stanton.

At the outbreak of the war the National Treasury was empty, and it became necessary to raise at times $3,000,000 a day. Chase, Fessenden and McCulloch had exhausted all their ingenuity, and finally Mr. Cooke was called upon and was appointed sole fiscal agent of the Government. General Grant himself, at the conclusion of the war, in a letter today in the possession of Mr. Cooke, said that through his efforts the nation was

indebted for the means that rendered military success possible.

In 1868 Mr. Cooke engaged in the Northern Pacific enterprise. German bankers agreed to contribute $50,000,000 in gold. A few weeks later the Franco-German war broke out and the agreement was withdrawn. Next a syndicate was formed in London to furnish $20,000,000 to continue the road. The money was actually deposited. But just then the dispute between the United States and Great Britain reached a critical stage. War, or something like it, seemed inevitable, and for a second time the whole brunt of the enterprise was thrown back upon Mr. Cooke's house. It was these untoward circumstances which put the house of Jay Cooke & Co. front to front with the crisis of 1873. "Our suspension," said Mr. Cooke, sadly, "was the result of such misfortune in the face of an inevitable stringency in the money market, the result of the unnatural expansion of business resulting from post war speculations."

When Mr. Cooke closed the doors of his banking house he was practically stripped of every dollar that he had gained in thirty years of an extraordinary career. To use his own words, "I lost five millions of dollars in one day." He went into a small office and started life anew as a broker. Mr. Cooke today is a millionaire. He "managed to make both ends meet," so to speak, for some years, in railroad enterprises, and accumulated some money, and, of course, had good credit.

One day George Edgerton, whose services Mr. Cooke had found useful in the days of the rebellion in strengthening the credit of the Government abroad (but who himself had met with financial reverses), came into Mr. Cooke's office and laid before Mr. Cooke a proposition for the purchase of silver mines in Utah. The idea of investing in mines was not an attractive one to Mr. Cooke, but he finally consented.

These mines were afterward famous as the Horn silver mines, and in this transaction Mr. Cooke laid the foundation of his new fortune, netting nearly a million from the lucky property.

TO PROTECT BANK CHECKS.

A curious invention for the protection of bank checks has recently been patented. It consists of a number of disks, so that any combination of numbers may be formed. The characters are heated to branding temperature by means of electricity, and, on being pressed to the surface of a check or similar paper, the amount named thereon is burned by a process which defies the usual methods resorted to by check raisers. Devices are provided so that the work can be done quickly.

THE WHITE MOUNTAINS.

The Niagara Falls, White Mountains, and New England Coast sleeping car to Portland, passes through the picturesque Green and White Mountain regions by daylight, commencing June 25th. Take the Michigan Central, "The Niagara Falls Route." Send stamp for summer tourist folder. City Ticket Office, 119 Adams Street, Chicago.

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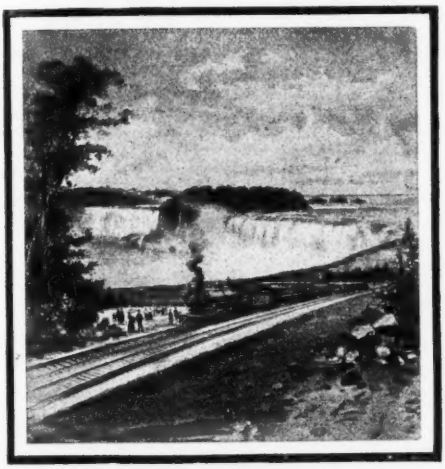

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NEW BANKING INTELLIGENCE.

The following information has been received since the January, 1899, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

STATE.	TOWN AND COUNTY. ▲ County Seats.	NAME OF BANK. § State. † Private.	PRESIDENT AND CASHIER.	PAID-UP CAPITAL.	CORRESPONDENTS.
Alabama	Vinemont* (Cullman.)	Peoples Bank †	(*A. C. Sexton & Co.*) A. C. Sexton.	$ 5,000	Han. Nat. Bk., N.Y.; Bk. of Cullman, Ala.
Arizona	▲Kingman* (Mohave)	Arizona Central Bank §	(*Branch of Flagstaff*) *H. H. Watkins, Agt.*		West. N. Bk., N.Y.; Nat. Bk. Cal., Los A.
California	Hemet* (Riverside.)	Bank of Hemet §	W. F. Whittier S. W. Leffingwell.	10,000	Chase Nat. Bk., N.Y.; Bk. of British Col., San F.
"	▲San Francisco (San Francisco.)	Italian-American Bank §	A. Sbarboro Alfred E. Sbarboro	250,000	Nat. Pk. Bk., N. Y.; Lon. & San F. Bk., Lon., Eng.
"	Santa Clara (Santa Clara.)	Citizens Bank §	H. G. Bond E. F. Jordan.	50,000	Han. Nat. Bk., N. Y.; Wells, F. & Co. B., San F.
"	▲San Rafael (Marin.)	Marin County Bank §	Charles Martin S. H. Cheda.	25,000	
Colorado	Florence (Fremont)	Mer. & Farmers Bank †	(*Frank Ruby.*) Frank Ruby.		West. Nat. Bk., N. Y.; First Nat. Bk., Denver.
Cuba	Havana	Merchants Bk. of Halifax.	(*W. F. Brock and J. A. Springer, Agts.*)		(*Branch of Halifax, Nova Scotia.*)
Delaware	Laurel* (Sussex.)	Sussex Trust Title & Safe Deposit Co. §	Daniel J. Fooks John H. Elliott.	50,000	Phila. Nat. Bk., Phila.
"	Milton* (Sussex.)	*Depository of Lewes (Del.) National Bank*			(*Wm. W. Conwell, Mgr.*)
Florida	▲De Funiak Sps.* (Walton.)	W. L. Cawthon †	(*Exchange and Collections.*)		Kountze Bros., N.Y.
Georgia	Adel* (Berrien.)	Bank of Adel §	Wm. S. Witham Walter Warnell.		Southern Bank State of Ga., Savannah.
"	▲Augusta (Richmond.)	Irish-American Bank §	P. Armstrong Jas. P. Armstrong.	15,000	Nat. City Bk., N. Y.
"	▲Augusta (Richmond.)	Union Savings Bank §	Wm. Schweigert John D. Sheahan.	30,000	Nat. City Bk., N. Y.
"	▲Griffin (Spalding.)	Mangham Brothers †		10,000	Neal Loan & Banking Co., Atlanta.
"	▲Madison (Morgan.)	Morgan County Bank §	L. O Benton W. P. Robertson.	25,000	West. Nat. Bk., N. Y.; Lowry Bkg. Co., Atlanta
"	Molena* (Pike.)	Bank of Molena §	W. S. Witham W. L. Pirkle.		Capital City Bk., Atlanta.
"	Villa Rica* (Carroll.)	Bank of Villa Rica §	W. B. Candler S. O. Fielder.	15,000	Maddox-Rucker Bkg. Co., Atlanta.
Idaho	Nampa* (Canyon.)	Bank of Nampa †	(*Fred G. Mock, Cash.*)	10,000	Chase Nat. Bk., N.Y.; McCornick & Co., Salt Lake
Illinois	Alton (Madison.)	Citizens National Bank.	August Schlafly C. F. Stelzel.	100,000	Nat. City Bk., N. Y.; Cont. Nat. Bk., Chi.
"	Greenup (Cumberland.)	Feltners Bank †	(*L. C. Feltner*) L. E. Feltner.	5,000	First Nat. Bk., Chicago.
"	▲Hardin* (Calhoun.)	Bank of Calhoun County §	M. A. Kamp E. E. Williams.	25,000	America Nat. Bk., Chi.; Fourth Nat. Bk., St. L.
"	Kirkwood (Warren.)	State Bk. of Kirkwood. §	S. L. H. Gibson R. R. Davison.	25,000	Union Nat. Bk., Chi.
"	▲Peoria (Peoria.)	Bank of Illinois §	Martin Kingman Frank Trefzger.	200,000	Nat. Park Bk., N. Y.; Coml. Nat. Bk., Chi.
"	Rantoul (Champaign.)	First National Bank	Herbert West Edward B. Rogers.	50,000	Han. N. Bk., N.Y.; Union Nat. Bk., Chi.
"	Shannon (Carroll.)	Shannon Bank †	(*Miles & Franck.*)		Merch. Nat. Bk., Chi.
"	Wenona (Marshall.)	L. J. Hodge & Sons †			Kountze Bros., N. Y.; Cont. Nat. Bk., Chi.
Indian Territory.	Caddo* (Blue.)	Farmers & Merch. Bk. †	L. B. Smith Fred L. Davis.		Nat. Park Bk., N. Y.; Mer.-Lac. N. Bk., St. L.

* New Banking Point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Indian Territory (*continued.*)	Comanche* .... (Chickasaw.)	Bank of Comanche.....†	B. E. Massey..... C. W. Brown.	$ 10,000	Merchants-Laclede Nat. Bk., St. Louis.
"	Sapulpa* ..... (Creek Nation.)	Farmers & Merch. Bk..†	H. C. Miller..... W. J. Burnett.	2,500	Nat. Bk. of Com., St. L.; First Nat. Bk., Vinita.
Indiana.....	▲Albion..... (Noble.)	Farmers Bank.....†	(*Straus, Ackerman & Co.*)..		Hanover Nat. Bk., N. Y.
"	Idaville*..... (Wh te.)	Bank of Idaville.....†	(*Parker & Townsley*) J. M. Townsley.	.....	Am. Trust & Sav. Bk., Chicago.
"	▲La Fayette..... (Tippe anoe.)	LaFayetteLoan&Tr.Co.§	Wm. Wallace..... Walter J. Ball, *Sec.*	100,000	
"	Star City* ..... (Pulaski.)	Citizens Bank.....†	(*W. I. Snider*)..... W. I. Snider.	.. ..	Am. Trust & Sav. Bk., Chicago.
Iowa.....	Alta Vista* ..... (Chickasaw.)	Henry Kiene.....†	Henry Kiene..... Otto M. Lorenz.	10,000	Second Nat. Bk., Dubuque.
"	Decatur ..... (Decatur.)	Citizens Bank.....†	Wm. Woodard .... E. W. Townsend.	10,000	Des Moines Nat. Bank, Des Moines.
"	Delmar .. .. (Clinton.)	Peoples Savings Bank..§	F. P. Goodjohn ... J. C. Spencer.	10,000	Peoples Trust & Savings Bk., Clinton, Iowa.
"	Dunkerton*..... (Blackhawk.)	Farmers Bank.....†	(*J. M Watts*) . ... J. M. Watts.	.....	Des Moines Sav. Bank, Des Moines.
"	Eagle Grove .... (Wright.)	Security Savings Bank.§	J. H. Howell..... J. P. Clark.	15,000	Cont.Nat.Bk., Chi.; First Nat.Bk., Webster City.
"	Fostoria* ..... (Clay.)	Citizens Bank . .....†	Ackley Hubbard . G. W. Anderson.	10,000	Banker's Nat. Bk., Chi.; Citiz.StateBk., Spencer
"	▲Glenwood..... (Mills.)	Glenwood State Bank §	C. R. Buffington .. T. Q. Record.	25,000	Ninth Nat. Bk , N. Y.; Union Nat. Bk., Chi.
"	Lamoni..... (Decatur.)	Farmers Bank.. .....†	Thomas Teale..... Bert Teale.	25,000	Am.Nat.Bk., Chi.; Des M. Sav. Bk., Des Moines.
"	Ledyard ..... (Kossuth)	First City Bank.....†	E. F. Dunlap..... H. M. Scovell.	.....	America Nat Bk., Chi.; First Nat. Bk., Algona.
"	McIntire*..... (Mitchell.)	Aetna Savings Bank ...§	Chas. W. Bopp.... C. N. Dean.	10,000	Des Moines Sav. Bk., Des Moines.
"	Miller* ..... (Hancock.)	Bank of Miller.....†	E. C. Abbey..... H. V. Reed.	10,000	No. West. Nat. Bk., Chi.; Far. Sav. Bk., Garner.
"	Olin ..... (Jones.)	Citizens Savings Bank.§	John Moreland.... H.W. Flenniken.	10,000	Metrop. Nat. Bk., Chi.; City Nat. Bk., Clinton.
"	▲Ottumwa ..... (Wapello.)	Citizens Bank..... †	Geo. A. Brown.... Emma Anderson.	50,000	Bankers Nat. Bk., Chi.
"	▲Rockwell City .. (Calhoun.)	First National Bank....	E. A. Richards .. (*C. D. Case, Asst. Cash.*)	50,000	West. Nat. Bk., N. Y. Nat. Bk. Rep , Chi.
"	Ruthven ..... (Palo Alto.)	Bank of Ruthven.....†	E P. Barringer .. H. A. Bryan.	8,000	Nat. Bk. of Rep., Chi.; FirstNat.Bk., Ft.Dodge
"	University Place* (Polk.)	Bank of J. B. Burton...†	(*Branch of Kellogg, Iowa.*)		
"	Ventura* ..... (Cerro Gordo.)	Ventura Bank .....†	E. C. Abbey ..... J. W. Pollock.	5,000	No.West. Nat. Bk., Chi.; Far. Sav. Bk., Garner.
"	West Bend. .... (Palo Alto.)	West Bend Savings Bk.§	M. L. Brown..... L. A. Martin.	15,000	
Kansas	Carbondale ..... (Osage.)	Carbondale State Bank §	M. F. Southwick.. P. W. Robison.	10,000	Am. Ex. N. B., N. Y.; N. B. Com., Kan. City.
"	Ellinwood ..... (Barton.)	Citizens State Bank....§	C. A. Willms..... E. L. Smith.	15,000	Han. Nat. Bk., N. Y.; FirstNat.Bk., Kan.City
"	▲Goodland ..... (Sherman.)	Union State Bank.....§	Wm. Ennis ..... Chas. F. Weber.	5 000	First N. B. Chi.; Union N. B., Kan. City.
"	Leon..... (Butler.)	Leon State Bank.....§	J. Benninghoff.... G. A. Kenoyer.	10,000	Nat. City Bk. N. Y.; Nat. Bk. of Com., Kan. City.
"	▲Marion ..... (Marion.)	Marion State Bank.... §	A. Jacobitz ..... C. C. Minton.	10,000	Han. Nat. Bk., N. Y.; UnionNat.Bk., Kan.C'y
"	Neosho Falls.... (Woodson.)	Sain & Snow ... .†	.....	.....	
"	Willis ..... (Brown.)	Willis State Bank.....§	N. M. Johnson.... W. O. Johnson.	5,000	Am. Nat. Bk., Kan.City.
Kentucky.....	Dawson Springs* (Hopkins.)	Bank of Dawson.....§	W. T. Alexander. B. R. Kuykendall	15,000	Seaboard Nat. Bk., N.Y.
"	▲Mayfield ..... (Graves.)	Exchange Bank.....§	D. R. Merritt..... R. E. Lochridge.	25,000	Chase Nat. Bk., N. Y.; Am. Nat. Bk., Lou.

*New Banking Point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Kentucky (continued.)	Wheatley* (Owen.)	Farmers Deposit Bank..§	A. E. Threlkeld... A. P. Baker.	$ 15,000	
Maine	Lewiston (Androscoggin.)	Lewiston T. & S. D. Co.§	N. W. Harris R. E. Attwood, Sec. & Tr.	75,000	Central Nat. Bk., Boston
"	Lisbon Falls* (Androscoggin.)	Lewiston Tr. & Safe Dep. Co.§	(Branch of Lewiston, Maine) (H. E. Coolidge, Mgr.)		
Maryland	Baltimore (Baltimore City.)	OldLineRealEst.& Tr.Co§	John Hubner Thos. E. Bond, Sec and Tr.	653,059	
"	Baltimore (Baltimore City.)	Union Savings Bank...§	E. K. Legg S. L. Whitten, Tr.	.....	Drovers & Mech. Nat. B., Baltimore.
"	▲Bel Air (Harford.)	Smith, Rouse & Webster.†	.....	.....	Merch. Nat. Bk., Balt.
"	Myersville (Frederick.)	Flook, Gaver & Co. ...†	(V. Silence, Cash.) (L. Bittle, Asst. Cashier)	20,000	Citizens Nat. Bk., Frederick, Md.
Massachsuetts	▲Northampton (Hampshire.)	Hampshire Co. Nat. Bk.	John W. Mason... F. A. Macomber.	100,000	Imp. & Trad. N.B., N.Y.; N. B. Commonw., Bos.
"	▲Northampton (Hampshire.)	Nonotuck Sav. Bank...§	George L. Loomis. John Prince, Tr.	.....	
Michigan	Akron* (Tuscola.)	Bank of Akron.....†	(Carson, Ealy & Hinkley.) R. C. McKay.		State Sav. Bank, Detroit.
"	Athens (Calhoun.)	Athens State & Sav. Bk.§	H. M. Doubleday.. C. A. Standiford.	15,000	West. Nat. Bk., N. Y.; Citiz. Sav. Bk., Detroit.
"	Carleton* (Monroe.)	Bank of Carleton .....†	L. W. Simmons... Harry S. German.	5,000	Chase N. B., N. Y.; Peninsular Sav. B., Detroit.
"	Fennville (Allegan.)	Old State Bank.....§	C. Richards J. E. Hutchinson.	15,000	Han. Nat. Bk., N. Y.; Coml. Nat. Bk., Chi.
"	Linden (Genesee.)	Bank of Linden.....†	(Moore, Moore & Power) W. T. Hammon.	5,000	Imp. & Trad. Nat. Bk., N. Y.; Penin. Sav. Bk., Det.
"	Minden City (Sanilac.)	Bank of Ira Arnot.....†	Ira Arnot W. B. Hobbs.	15,000	Peninsular S.B., Detroit.
"	North Adams* (Hillsdale.)	Bank of North Adams..†	(F. W. Patterson)..	15,000	America Nat. Bk., Chi.; First Nat. Bk., Detroit.
"	Ontonagon (Ontonagon.)	State Bk. of Ontonagon.§	James Mercer C. Meilleur.	15,000	Lincoln Nat. Bk., Chi.
Minnesota	▲Caledonia (Houston.)	Houston Co. State Bk..§	W. E. Beddow... T. A. Beddow.	15,000	Com'l N.B., Chi.; N. B. of La Crosse, Wis.
"	▲Detroit (Becker.)	First State Bank.....§	Jeff. H. Irish A. G. Wedge, Jr.	20,000	Han. Nat. Bank., N. Y.; First Nat. Bk., St. Paul.
"	Eveleth (St. Louis.)	O. D. Kinney & Co....†	O. D. Kinney A. J. Goss.	.....	Chase Nat. Bk., N. Y.; Am. Ex. Bk., Duluth.
"	Hancock* (Stevens.)	Hancock Bank..... ..†	C. S. McLaury J. L. McLaury.	10,000	Northe'n Tr. Co. Bk., Chi.; First Nat Bk., St. Paul.
"	Sacred Heart (Renville.)	Citizens Bank.....†	P. C. Brevig Nels J. Brevig.	10,000	First Nat. Bk., Minneapolis.
"	▲Sauk Rapids* (Benton.)	Benton County Bank ..†	Andrew Jacobson. F. Windblade.	10,000	Chase Nat. Bank, N. Y.; First Nat. Bk., St. Paul.
Mississippi	▲Macon (Noxubee.)	Bank of Macon.....§	W. W. Shannon .. N. Scales.	50,000	Han. Nat. Bk., N. Y.; Hibernia Nat. Bk., N. Orl.
"	Newton* (Newton.)	Bank of Newton.....§	T. H. Selby W. D. McRaven.	25,000	Seaboard Nat. Bk., N.Y.; Union Nat. Bk., N. Orl.
Missouri	Armstrong (Howard.)	Bank of Armstrong....§	J. J. Walkup J. B. Fugate.	12,000	Cont. Nat. Bk., St. Louis
Montana	▲Anaconda (Deer Lodge.)	Marcus Daly & Co.....†	.....	100,000	Nat. Park Bk., N. Y.; Omaha Nat. Bk., Omaha
"	▲Butte (Silver Bow.)	Marcus Daly & Co.....†	(Joseph V. Long, Cash.)..		Wells, Fargo & Co. Bk., N. Y.
Nebraska	▲Columbus (Platte.)	Commercial Nat. Bank..	C. H. Sheldon. Daniel Schram.	50,000	Imp. & Tra. N.Bk., N.Y.; Un. Stk. Y. N.B., So. Om.
"	▲Geneva (Fillmore.)	Geneva State Bank.....§	E. Sandrock ... .. C. S. Trotter.	25,000	Han. Nat. Bk., N. Y.; First Nat. Bk., Omaha.
"	Holstein* (Adams.)	W. S. McAuley.....†	(Collections)	.....	Nat. Bank of St. Joseph, Mo.
"	Palmer* (Merrick.)	Palmer State Bank.....§	John Clay, Jr... .. H. J. Templin.	5,000	Imp. & Tra. N.Bk., N.Y.; Far. Sta. B., Central City
"	Valley* (Douglas.)	Valley State Bank .....§	C. I. Rogers F. C. Kennedy.	5,000	Chase Nat. Bk., N. Y.; First Nat. Bk., Omaha

*New Banking Point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
New Hampshire..	▲Colebrook*.. ... (Coos.)	Farm. & Tra. Nat. Bk..	Volney F. Day..... John D. Annis.	$ 50,000	National Bank of Redemption, Boston.
"	▲Lebanon ..... (Grafton.)	Mascoma Savings Bk...§	Frank C. Churchill G. S. Rogers, *Tr.*	.....	
"	Milford..... (Hillsborough.)	Granite Savings Bank..§	W. F. French..... A. L. Keyes, *Tr.*	.....	
New Jersey.....	▲Trenton. .... (Mercer.)	Chas. L. Patterson... †	....	.....	
New York	Andes.... ..... (Delaware.)	David Ballantine.....†	....	10,000	Metropolitan Trust Co., N. Y.
"	▲Brooklyn..... (Kings.)	Williamsburgh Trust Co.§	J. G. Jenkins ..... W. A. Field, *Sec.*	1,050,000	
"	▲Canandaigua.... (Ontario.)	McKechnie Bank.....§	Orin S. Bacon.... Frank E. Howe.	100,000	First N. Bk., N. Y.; Shoe & Leather N. B., Boston.
"	Fayetteville.... (Onondaga.)	Platte H. Smith.....†	.....	.....	West. Nat. Bk., N. Y.
"	Hammondsport. (Steuben.)	A. G. Pratt & Co.....†	Lyman Aulls..... Aaron G. Pratt.	.....	Han. Nat. Bk., N. Y.
"	▲New York City. (New York.)	City Trust Company ...§	Jas. Ross Curran.. Arthur Terry, *Sec*	2,000,000	Nat. City Bk. and Nat. Union Bk., N. Y.
"	▲Penn Yan..... (Yates.)	Citizens Bank .....§	John H. Johnson.. John A. Underwood.	50,000	Chase Nat. Bk. and Bk. of N. Y. Nat. Bkg. Assn., N. Y.
"	▲Rochester.... .. (Monroe.)	Myron W. Greene..... †	....	.....	Chemical Nat. Bk., N. Y.
"	Sayville* ..... (Suffolk.)	Oystermens Nat'l Bank	I. H. Green, Jr ... Dow Clock.	50,000	Chase Nat. Bk., N. Y.
North Carolina...	Thomasville*... (Davidson.)	Bank of Thomasville...§	E. M. Armfield.... J. L. Armfield.	25,000	Nat. Bk. of Rep., N. Y.; Nat. Bk. of High Ploint, No. Car.
North Dakota...	Christine*.... .. (Richland.)	Christine State Bank...§	D. R. Davidson... Ole Leer.	10,000	Am. Ex. Nat. Bk., N. Y.; Nat. Bk. of Com., Mpls.
"	▲Valley City..... (Barnes.)	Valley City State Bank.§	A. L. Plummer.... James Grady.	20,000	Han. Nat. Bk., N. Y.; Security Bk., Minpls.
"	▲Washburn*..... (McLean.)	McLean Co. State Bank§	C. B. Little..... . S. M. Pye.....	5,000	Am. Ex. Nat. Bk., N. Y.; Nat. Ger-Am. Bk., St. P.
"	▲Williston* ..... (Williams.)	Williams Co. State Bank§	C. H. Davidson, Jr. W. H. Denny.	5,000	First Nat. Bk., Minpls.
"	Wimbledon * ... (Barnes.)	Merchants State Bank..§	J. E. Martin..... A. I. Hegge.	5,000	Metropolitan Bank, Minneapolis.
Ohio..... ...	▲Cleveland..... (Cuyahoga.)	State Bkg. & Trust Co...§	H. W. Ketchen.... John Jaster, *Tr.*	300,000	Han. Nat. Bk., N. Y.
"	Euclid*..... (Cuyahoga.)	Garfield Sav. Bk. Co....§	H. Clark Ford..... O. P. Fisher, *Sec. & Tr.*	.....	Garfield Savings Bk. Co., Cleveland.
"	▲Lima.. . ..... (Allen.)	Bank of Lima.....†	Gus Kalb..... H. O. Jones.	.....	West. Nat. Bk., N. Y.
"	Lorain .... (Lorain.)	South Lorain Sav'gs Co.§	W. A. Donaldson.. S. K. Ortt.	50,000	Fourth Nat. Bk., N. Y.; Cent. Nat. Bk., Cleve.
"	▲Toledo ..... (Lucas.)	Union Cent. Sav. Bk. Co.§	J. P. McAfee.. .. J. P. McAfee.	25,000	Home Sav. Bk. Co., Toledo.
"	Waldo*..... (Marion.)	Farmers Bank .....†	Wm. Klingel..... W. H. Mohr.	10,000	Han. Nat. Bk., N. Y.
Oklahoma Ter....	▲Perry ..... (Noble.)	Noble County Bank....§	Seth Parmenter.... L. C. Parmenter.	15,000	Chase Nat. Bk., N. Y.; Am. Nat. Bk., Kan. City.
"	Wellston* ..... (Lincoln.)	Bank of Wellston .....§	G. W. Linnerick.. John L. Mitch.	5,000	Nat. Bk. of Com., St. L.; West. N. Bk., Ok. City.
Pennsylvania.....	▲Lancaster..... (Lancaster.)	City Sav. Fund & Tr. Co §	Chas. H. Locher... D. R. Locher, *Tr.*	150,000	Liberty N. Bk. N. Y.; Central Nat. Bk., Phila.
"	▲Philadelphia .... (Philadelphia.)	Ridge Avenue Bank....§	Herman Kretz..... E. S. Gardner.	58,000	West. Nat. Bk., N. Y.; Corn Ex. Nat. Bk., Phila.
"	Red Lion*..... (York.)	Red Lion First Nat. Bk.	Wm. H. Taylor.... J. A. Gillen.	50,000	Fourth St. N. Bk., Phila.; Merch. Nat. Bk., Balt.
South Carolina ..	▲Anderson ..... (Anderson.)	Peoples Bank .....§	Jos. J. Fretwell... R. M. Burries.	20,000	Han. Nat. Bk., N. Y.
"	Ridgeway ..... (Fairfield.)	W. J. Johnson.....†	....	.....	

*New Banking Point.

State.	Town and County. ▲ County Seats	Name of Bank. § State. + Private.	President and Cashier.	Paid-up Capital	Correspondents.
Tennessee	▲Brownsville (Haywood.)	Brownsville Bank §	S. F. Thomas R. M. Chambliss.	$ 25,000	Imp. & Trad. Nat. Bk., N. Y.; Bk. of Com., Louis.
"	Humboldt (Gibson.)	Bank of Humboldt §	J. H. Thomas E. L. Fox.	25,000	Nat. Park Bank, N. Y.; First Nat. Bank, Nash.
Texas	▲Eagle Pass (Maverick.)	Border National Bank	W. A. Bonnet S. P. Simpson.	60,000	Han. N. Bk., N. Y.; Hutchings, Sealy & Co., Galv.
"	Lewisville* (Denton.)	Citizens Bank †	B. L. Spencer E. L. Berry.	10,000	Han. N. B., N. Y.; Far. & Mech. N. B., Ft. Worth.
"	▲San Antonio (Bexar.)	Frost National Bank	T. C. Frost J. T. Woodhull.	250,000	Nat. Park Bank, N. Y.; Cont. Nat. Bk., St. L.
Utah	Richfield (Sevier.)	Richfield Com'l & Sav. Bank §	Hans Tuft G. Lowes.	25,000	Nat. Bk. Rep., Salt Lake City.
Virginia	Drakes Branch* (Charlotte.)	Bank of Chase City §	Geo. A. Endly D. F. Sprankle.	.....	Chase Nat. Bk., N. Y.; First Nat. Bk., Rich.
Washington	Elma* (Chehalis.)	Carr & Carr †	(*F. L. Carr, Mgr.*) F. W. Byles.	5,000	Hanover Nat. Bk., N. Y.; Merch. Nat. Bk., Port.
Wisconsin	Cashton* (Monroe.)	Bank of Cashton †	John C. Ford L. M. Earle.	5,000	Merch. Loan & Tr. Co., Chi.; Batav. Bk., LaCr.
"	New Lisbon (Juneau.)	Bank of New Lisbon †	W. H. H. Cash A. L. Jennings.	20,000	Cont. Nat. Bank, Chi.; Nat. Ex. Bank, Milw.
"	▲Port Wash'gton* (Ozaukee.)	Port Washington St. Bk. §	Geo. E. Henry Clarence Hill.	25,000	
Wyoming	Saratoga* (Carbon.)	Saratoga State Bank §	John B. Cosgriff Frank W. Champion	10,000	Nat. Park Bk., N. Y.; Merch. Nat Bk., Omaha
British Columbia	Atlin City	Bk. of British N. America	(*James Anderson, Acting Mgr.*)		
"	Atlin City	Merch. Bank of Halifax	(*W. S. Spencer, Mgr.*)		
"	Bennett*	Merch. Bank of Halifax	(*F. L. Murray, Mgr.*)		
Manitoba	Altona* (Emerson.)	Ritz & Widmeyer	(*Henry Ritz, Mgr.*)		Knauth, Nachod & Kuhne, NY; B. of Hamilton, Win
"	Selkirk (West Selkirk.)	F. E. Stevens			Dominion Bk., Winnipeg.
"	Shoal Lake (Shoal Lake.)	V. H. Pickering & Co	(*E. B. Saltwell, Mgr.*)		
New Brunswick	Fredericton (York.)	Bank of Montreal	(*M. S. L. Richey, Mgr.*)		
North West Ter.	Wapella* (Assiniboia.)	R. A. Pease & Co	(*R. A. Pease, Mgr.*)	6,000	Union Bank of Canada, Moosomin.
Ontario	Ailsa Craig* (Middlesex.)	Standard Bank of Canada	(*D. A. Mackellar, Mgr.*)		Can. Bk. of Com., Mont.; Imp. & Tra. N. Bk., N. Y.
"	Atwood* (Perth.)	J. W. Scott	(*D. L. Scott, Mgr.*)		
"	Bolton* (Peel.)	Vandusen & Fawcett			Merchants Bk. of Canada Montreal.
"	Burford* (Brant.)	Allan D. Muir		10,000	
"	Chesley (Bruce.)	Merchants Bk. of Canada	(*Jno. R. Little, Mgr.*)		
"	Drayton (Wellington.)	J. Skerritt	(*H. T. Northgrave, Mgr.*)		Canadian Bank of Com., Toronto.
"	Erin* (Wellington.)	A. Richardson	(*R. P. Richardson, Mgr.*)		Bk. of Hamilton, Orangeville, Ont.
"	Hanover (Grey.)	Merchants Bk. of Canada	(*J. H. Adams, Mgr.*)		
"	Huntsville (Muskoka.)	Dominion Bank	(*E. S. Anderson, Mgr.*)		Nat. City Bk., N. Y.; Com'l Nat. Bk., Chi.
"	Lanark* (Lanark.)	Bank of Ottawa	(*D. Macnamara Mgr.*)		Bank of Montreal, Montreal, N. Y., and Chi.
"	Lansdowne* (Leeds.)	Merchants Bk of Canada	(*F. W. Strong, Mgr.*)		Am. Ex. Nat. Bk., N. Y.; Merch. Nat. Bk., Boston
"	Markdale (Grey.)	Merchants Bk. of Canada	(*W. A. Burrows, Mgr.*)		Am. Ex. Nat. Bk., N. Y.; Merch. Nat. Bk. Boston
"	Midland (Simcoe.)	Bk. of British No. Amer.	(*H. B. Mackenzie, Mgr.*)		Bk. of B. No. Am., N. Y. and San Francisco.

*New Banking Point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Ontario..... .... (*continued.*)	Palmerston ..... (Wellington.)	Bank of Hamilton	(*J. H. Stuart, Mgr.*)	.....	Han. Nat. Bank, N. Y.; Int. Trust Co., Boston.
"	Parkdale..... (York.)	Merchants Bk. of Canada	(*Philip Dykes, Mgr.*)	.....	Am. Ex. Nat. Bk., N. Y. Northern Tr. Co., Chi.
"	Port Arthur..... (Thunder Bay.)	Molsons Bank.....	(*E. E. Ward, Mgr.*)	.. ....	Mech. Nat. Bk., N. Y.; First Nat. Bk., Chicago.
"	Sudbury ..... (Nipissing.)	Traders Bank of Canada	(*L. P. Snyder, Mgr.*)	.....	
"	Tavistock * ..... (Oxford.)	Western Bk. of Canada.	(*Charles J. Fox, Mgr.*)	.....	Merch. Bk. of Can., N.Y.; Bk. of Montreal, Chi.
"	Toronto..... (York.)	Nat. Tr. Co. of Ontario, Ltd.	J. W. Flavelle..... E. R. Wood, *Managing Director.*	$715,760	
"	Tweed ..... (Hastings.)	Ontario Bank.....	(*A. C. Osborne, Mgr.*)	.....	Fourth Nat. Bk., N. Y.
"	Vankleek Hill... (Prescott.)	Bank of Ottawa	(*B. A. Herring, Mgr.*)	. .. ..	
Quebec	Knowlton*..... (Brome.)	Molsons Bank.....	(*Wm. Russell Skey, Mgr.*)	...	Molsons Bank, Montreal.
"	Lachute..... (Argenteuil.)	Bank of Ottawa	(*J. R. Parris, Mgr.*)	.....	Bank of Montreal, New York and Chicago.
"	St. George *..... (Beauce.)	Quebec Bank	(*L de G. Garand, Mgr.*)..		Quebec Bank, Quebec.
"	St. Johns Suburb (Quebec.)	LaBanqueJacquesCartier	(*J. A. LaRue.*)....	.....	

*New Banking Points.

BANKS REPORTED DISCONTINUED

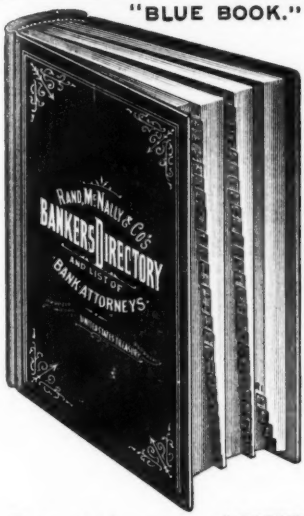
Since the January, 1899, edition of the BANKERS DIRECTORY—"BLUE BOOK"—was issued.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	Remarks.
California.....	▲San Luis Obispo. San Luis Obispo	County Bank of San Luis Obispo §	Failed.
"	San Miguel .....San Luis Obispo	Bank of San Miguel.....§	Liquidating.
"	Santa Clara..... Santa Clara	Bank of Santa Clara.....§	Reorganized.
"	Templeton .....San Luis Obispo	Bank of Templeton .....§	Failed.
Colorado.....	▲Denver .... Arapahoe	American National Bank...	Liquidating.
District of Columbia	Washington	Capital Trust Co..... §	Failed.
Georgia	▲Augusta.....Richmond	Irish-American Dime Sav. Bank .§	Reorganized.
"	Cordele .....Dooly	First National Bank	Failed.
Idaho.....	Coeur d'Alene .....Kootenai	Miners & Stock Growers Bank...†	Failed.
Illinois	Carbondale..... Jackson	Bank of Carbondale.....†	Liquidating.
"	Cobden.....Union	Bank of Cobden.... .....†	Failed.
"	Collison ..... Vermilion	Farmers Exchange Bank .....†	Liquidating.
"	Durand..... ..... Winnebago	Citizens Bank .....†	Liquidating.
"	Elmwood.....Peoria	Bank of Elmwood ....†	Liquidating.
"	Kirkwood..... Warren	Chapin, Houlton & Co.....†	Reorganized.
"	La Grange.....Cook	Bank of La Grange ... .†	Failed.
"	Oak Park..... ... Cook	Dunlop's Bank ... .†	Liquidating.
"	Pana ..... Christian	First National Bank..... ...	Liquidating.
"	▲Peoria..... ...Peoria	Peoria Sav. Loan & Trust Co.....§	Reorganized.
"	Shannon.....Carroll	Sherwood & Cook ....†	Failed.
"	Wenona .....Marshall	First National Bank	Reorganized.
Iowa.....	Cedar Falls.....Black Hawk	Iowa Loan, Trust & Inv. Co ..... §	Liquidating.
"	Delmar.....Clinton	Bank of Delmar.....†	Liquidating.
"	Derby.....Lucas	Derby Bank.....†	Liquidating.
"	Doon .....Lyon	Bank of Doon .....†	Liquidating.
"	▲Glenwood..... Mills	B. F. Buffington & Son.... .. ...†	Reorganized.
"	Ledyard .....Kossuth	Dunlap Bros. Bank.....†	Reorganized.
"	Ortosen.....Humboldt	E. I. Stanhope & Co.....†	Liquidating.
"	▲Ottumwa..... Wapello	State Bank of Ottumwa..... §	Reorganized.

STATE.	TOWN AND COUNTY. ▲County Seats.	NAME OF BANK. § State. † Private.	REMARKS.
Kansas	Carbondale ... Osage	Commercial Bank	Reorganized.
"	Ellinwood ... Barton	Citizens Bank	Reorganized.
"	Everest ... Brown	Farmers State Bank §	Liquidating.
"	Leon ... Butler	Leon Exchange Bank †	Liquidating.
"	Neosho Falls ... Woodson	Citizens Bank †	Liquidating.
Maryland	Baltimore ... Baltimore City	National Farmers & Planters Bank	Liquidating.
Michigan	Athens ... Calhoun	S. R. Culp & Sons Bank †	Liquidating.
"	Fennville ... Allegan	Fennville City Bank †	Reorganized.
"	Linden ... Genesee	Linden Banking Co †	Liquidating.
"	▲Ontonagon ... Ontonagon	Ontonagon Bank †	Reorganized.
"	▲Saginaw ... Saginaw	American Com'l & Savings Bank §	Liquidating.
Minnesota	▲Caledonia ... Houston	Caledonia Commercial Bank †	Reorganized.
"	Eveleth ... St. Louis	Bank of Eveleth †	Reorganized.
Missouri	Montrose ... Henry	Bank of Montrose §	Failed.
"	▲Warrensburg ... Johnson	Farmers & Merchants Bank §	Liquidating.
Montana	▲Anaconda ... Deer Lodge	Hoge, Daly & Co †	Reorganized.
"	▲Butte ... Silver Bow	Hoge, Brownlee & Co †	Reorganized.
Nebraska	▲Columbus ... Platte	Commercial Bank §	Reorganized.
"	▲Geneva ... Fillmore	Geneva National Bank	Reorganized.
"	▲Lincoln ... Lancaster	Union Savings Bank §	Liquidating.
"	South Bend ... Cass	South Bend Bank §	Liquidating.
New Jersey	▲Trenton ... Mercer	Wm. Hancock & Co †	Liquidating.
New York	Andes ... Delaware	James F. Scott †	Liquidating.
"	▲Buffalo ... Erie	Ellicott Square Bank §	Liquidating.
"	▲Canandaigua ... Ontario	McKechnie & Co †	Reorganized.
"	Fayetteville ... Onondaga	Potter & Co. †	Liquidating.
"	Silver Creek ... Chautauqua	Excelsior Bank †	Failed.
Oregon	▲Salem ... Marion	First National Bank	Liquidating.
Pennsylvania	▲Lancaster ... Lancaster	D. P. Locher & Sons †	Reorganized.
"	West Newton ... Westmoreland	Van Dyke, Weimer & Taylor †	Liquidating.
South Dakota	Arlington ... Kingsbury	Van Buskirk's State Bank †	Liquidating.
Tennessee	▲Brownsville ... Haywood	Brownsville Savings Bank §	Reorganized.
Texas	▲Eagle Pass ... Maverick	Simpson National Bank	Liquidating.
"	▲San Antonio ... Bexar	T. C. Frost & Co †	Reorganized.
"	▲Wharton ... Wharton	R. T. Ervin & Co †	Liquidating.
"	Wills Point ... Van Zandt	Wills Point Bank †	Liquidating.
Virginia	Keysville ... Charlotte	Bank of Chase City §	Liquidating.
Washington	▲Dayton ... Columbia	Citizens National Bank	Liquidating.
"	▲Port Townsend ... Jefferson	Commercial Bank §	Failed.
Wisconsin	▲Alma ... Buffalo	Exchange Bank †	Failed.
"	Dickeysville ... Grant	Dickeysville Sav. & Loan Co. †	Liquidating.
British Columbia	Trail ... Kootenay	H. E. Robertson	Deceased.
Manitoba	Shoal Lake ... Marquette	Ronald Leslie	Liquidating.
Ontario	Aylmer ... Elgin	Murray's Bank	Liquidating.
"	Cobourg ... Northumberland	Wm. T. Fish & Son.	Liquidating.
"	Hanover ... Grey	McNally & Adams	Reorganized.

23d YEAR OF PUBLICATION. Issued Semi-Annually, January and July.

"BLUE BOOK."



RAND, McNALLY & CO.'S BANKERS' AND ATTORNEYS' DIRECTORY

CONTAINS

Over 300 pages, wherein all of the BANKS and BANKERS in the United States and Canada are listed in alphabetical order according to States, Cities and Banks.

Over 115 pages of TOWNS and VILLAGES, without BANKS, in the United States and Canada, with their nearest ACCESSIBLE Banking points.

Over 60 pages of COMMERCIAL ATTORNEYS, comprising about 8,000 names, in the United States, Canada and Foreign Countries, individually recommended by the respective Bankers.

Over 140 pages of BANKING and COMMERCIAL LAWS of each State and Territory, and including the Canadian Provinces. Compiled expressly for the BANKERS' and ATTORNEYS' DIRECTORY.

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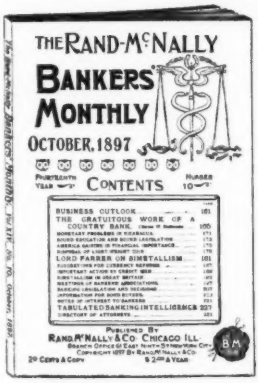
Over 65 pages wherein are listed in alphabetical order, the DIRECTORS of National, State and Savings Banks, and the leading Trust Companies in all the principal cities of the United States and Canada.

Over 15 pages of general and useful Banking information in fore part of the Directory, pertaining to Holidays, Grace, Rates of Postage, Payment of Time and Sight paper, Interest Rate, Etc.—Classified Bankers' List, Bankers' Associations, list of National Bank Examiners, value of Foreign Coins, and Government Statistical Tables, including Public Debt Statement.—A Revised List of Foreign Banks and Bankers; also a list of Cashiers and Assistant Cashiers, alphabetically arranged.



THE RAND-McNALLY BANKERS' MONTHLY

ESTABLISHED IN 1877.

CONTAINS ABOUT 130 PAGES EACH ISSUE.

A recognized authority on Financial News.

Special Editorial Correspondence from Washington, D. C.

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Decisions on technical legal questions.

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BETWEEN THE ISSUES OF THE

BANKERS' DIRECTORY "BLUE BOOK," IN JANUARY AND JULY,

The BANKERS' MONTHLY lists each Month, all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

REPRESENTATIVE ATTORNEYS

IN THE

United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*•† .....Henry	P. A. McDaniel.
Albertville*•† ...Marshall	E. O. McCord.
Alexander City*•†Talla'sa	P. O. Stevens.
▲Andalusia* .....Covington	Henry Opp.
Anniston*•†.....Calhoun	J. J. WILLETT. Refers to Anniston and First National banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville*†.....St. Clair	Inzer & Greene.
▲Athens*•† .....Limestone	W. T. Sanders.
Attalla*•†.....Etowah	S. W. Johnston.
Bessemer*•† ....Jefferson	B. C. Jones.
▲Birmingham*•†.Jefferson	JOHN W. TOMLINSON. Attorney for Alabama National Bank. Practices in all State and Federal courts.
Blocton*•† .....Bibb	W. H. Logan.
▲Brewton*•† ....Escambia	DAVISON & SMITH.
Bridgeport*•† ....Jackson	W. F. Kirk.
▲Butler* .....Choctaw	Edward J. Glider.
▲Camden*† .....Wilcox	Miller & Bonner.
▲Carrollton* .....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville* .....Bibb	J. W. Loving.
▲Clanton*•† .....Chilton	Adams & Martin.
▲Clayton*•† .....Barbour	E. P. Thomas.
Columbia*•† .....Henry	B. F. REID.
▲Columbiana*•† ....Shelby	Brown, McMillan & Leeper.
▲Cullman*•†.....Cullman	Charles J. Brown.
▲Dadeville*•†...Tallapoosa	T. L. Bulger
▲Daphne* .....Baldwin	J. J. Clemmons.
▲Decatur*•† .....Morgan	W. W. CALLAHAN.
Demopolis*•† ...Marengo	Taylor & Elmore.
Dothen*•† .....Henry	H. A. Pearce.
▲Double Springs..Winston	P. H. Newman.
▲Edwardsville*•† Cleburne	Kelley & Johnson.
▲Elba* .....Coffee	Hickman & Riley.
Eufaula*•† .....Barbour	A. H. MERRILL.
▲Eutaw*•† .....Greene	McQueen & Harwood
▲Evergreen*•†....Conecuh	Farnham & Crum.
Faunsdale*•† ....Marengo	R. M. Douglas.
▲Fayette*•† .....Fayette	McGuire & Collier.
▲Florence*•†...Lauderdale	C. E. JORDAN.
▲Fort Payne*•† ...De Kalb	L. L. Cochran.
Fruithurst*•† ....Cleburne	J. B. Merrill.
▲Gadsden*•† .....Etowah	S. W. JOHNSTON.
▲Geneva*†.....Geneva	P. N. Hickman.
▲Greensboro*•† .....Hale	Tutwiler & Jones.
▲Greenville*•† .....Butler	Richardson & Hamilton.
▲Grovehill* .....Clarke	Lakeland & Wilson.
▲Guntersville*•†..Marshall	J. D. Davis.
▲Hamilton*• .....Marion	B. R. Fite.
▲Hayneville* .....Lowndes	Richardson & Whitten.
▲Huntsville*•† ....Madison	ROBERT E. SPRAGINS.
▲Jacksonville*•† . Calhoun	S. D. G. Brothers.
▲Jasper*•† .....Walker	Coleman & Bankhead.
▲Lafayette*•† ...Chambers	Robinson & Duke.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*•†.....Sumter	Altman & Brockway.
▲Luverne*•† ....Crenshaw	J. O. Sentell.
▲Marion*•†.....Perry	J. H. Stewart.
▲Mobile*•† .....Mobile	FIELDING VAUGHAN. Practices in all courts. Prompt and persistent attention given to collections and all legal business. References: First National and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*•† ... .Shelby	J. M. Reynolds.
¶▲Montgomery*•† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton* .....Lawrence	G. K. McGREGOR.
New Decatur*•† ..Morgan	See Decatur.
▲Oneonto*•† .....Blount	G. W. Darden.
▲Opelika*•† .....Lee	SAMFORD & SON.
Oxford*•† .....Calhoun	E. H. Hanna.
▲Ozark*•† .....Dale	Joseph E. Acker.
Piedmont*•† .....Calhoun	Cooke & Cooke.
Pratt City*• ....Jefferson	W. T. McELROY.
▲Prattville*•† .... Autauga	Doster & Abney.
Roanoke*•†.....Randolph	R. E. Taylor.
▲Rockford* .....Coosa	John W. Batson.
▲Russellville*•†...Franklin	Almon & Bullock.
▲Scottsboro*•† ....Jackson	Martin & Baldwin.
▲Seale*•† .....Russell	Boykin & Benton.
▲Selma*•† .....Dallas	SATTERFIELD & YOUNG.
▲St. Stephens*.Washington	C. C. Kimbrough.
▲Talladega*•†....Talladega	WHITSON & GRAHAM.
Thomasville*•†.... Clarke	Norman Gunn.
▲Troy*•† ..... Pike	TERRY RICHARDSON.
▲Tuscaloosa*•†.Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*•†.....Colbert	Kirk & Almon.
▲Tuskegee*•† .....Macon	Charles W. Hare.
▲UnionSprings*•†.Bullock	J. D. NORMAN.
Uniontown*•† .....Perry	Christian & Lorelass.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Warrior*•† .....Jefferson	S. C. Davidson.
▲Wedowee* .....Randolph	Oliver & Smith.
▲Wetumpka*•†..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*•	Maloney & Winn.
▲Sitka*	BURTON E. BENNETT.

ARIZONA.

▲Flagstaff*•†.....Coconino	E. E. Ellinwood.
▲Florence*† ..... Pinal	W. R. STONE.
▲Globe*† .....Gila	P. T. Robertson.
▲Holbrook*•† ..... Navajo	C. O. Anderson.
▲Kingman*•† .....Mohave	J. M. Murphy.
Mesa*•† .....Maricopa	George W. Woy.
Nogales*•† .....Pima	E. Williams.
¶▲Phœnix*•† .....Maricopa	J. W. CRENSHAW.
▲Prescott*•† .....Yavapai	E. M. SANFORD.
▲Solomonsville*†..Graham	Wiley E. Jones.
▲St. Johns* .....Apache	Walter G. Scott.
Tempe*•† .....Maricopa	W. J. Kingsbury.
▲Tombstone*•† .... Cochise	Charles S. Clarke.
▲Tucson*•† .....Pima	BARNES & MARTIN.
▲Yuma*•† .....Yuma	J. B. WRIGHT.

ARKANSAS.

▲Arkadelphia*•† ..... Clark	HARDAGE & WILSON.
▲Arkansas City*•†...Desha	F. M. Rogers.
Atkins*•† ..... Pope	J. M. Barker, Jr.
▲Augusta*•† ..... Woodruff	Roleson & Woods.
▲Batesville*•†. Indep'dence	YANCEY & FULKERSON
Beebe*•† ..... White	Samuel J. Crabtree.
▲Benton*•† ..... Saline	J. W. Westbrook.
▲Bentonville*•† .... Benton	Mauck & Lindsey.
▲Berryville*•† ..... Carroll	J. P. Fauchour.
Black Rock*•†..Lawrence	Z. M. Cypert.
Brinkley*•† ..... Monroe	John C. Palmer.
▲Camden*•† ..... Ouachita	SMEAD & POWELL.
▲Centerpoint* ..... Howard	W. D. Lee.
▲Charleston* ..... Franklin	T. A. Pettigrew.
▲Clarendon*•† ..... Monroe	A. S. BAYNE.
▲Clarksville*•† ....Johnson	J. W. Coffman.
▲Clinton* .....Van Buren	S. W. Simpson.
▲Conway*•† ..... Faulkner	S. FRAUENTHAL.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Corning*† ..... Clay	J. L. Taylor.
▲Dallas* ..... Polk	F. M. Reeves.
▲Danville* ..... Yell	Parker & Priddy.
▲Dardanelle* ..... Yell	Crownover, Jacoway & Crownover.
DeQueen† ..... Sevier	See Lockesburg.
▲Desarc* ..... Prairie	Roberts & Willeford.
▲Devall Bluff*• ..... Prairie	McClintock & Langford.
▲DeWitt*† ..... Arkansas	Gibson & Park.
▲El Dorado*† ..... Union	Marsh & Flenniken.
▲Eureka Springs*† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade* .... Sharp	Davidson & Meeks.
▲Fayetteville*†. Wash'ton	WALKER & WALKER.
Fordyce*†* ..... Dallas	R. C. Fuller.
▲Forest City*†. St. Francis	NORTON & PREWETT.
▲Fort Smith*† .. Sebastian	HILL & BRIZZOLARA. Refer to the Merchants Bank.
▲Greenwood*† .. Sebastian	T. B. Pryor.
▲Hamburg* ..... Ashley	George B. Pugh.
▲Hampton* ..... Calhoun	C. L. Poole.
▲Hardy*† ..... Sharp	W. A. Chase.
▲Harrisburg*† .... Poinsett	J. J. Mardis.
▲Harrison*• ..... Boone	Crump & Crump.
Hazen*† ..... Prairie	H. W. Holmes.
▲Heber* ..... Cleburne	W. L. Thompson.
▲Helena*† ..... Phillips	N. G. TURNER.
Hope*† ..... Hempstead	James H. McCollum.
▲Hot Springs*† ... Garland	WOOD & HENDERSON.
▲Huntsville* ..... Madison	A. M. Brumfield.
Imboden*† .... Lawrence	George G. Dent.
▲Jasper* ..... Newton	M. T. Briscoe.
▲Jonesboro*† .. Craighead	EUGENE PARRISH.
Junction*† ..... Union	E. O. Mohoney.
▲Lake City* ..... Craighead	See Jonesboro.
▲Lake Village* ..... Chicot	R. M. Gates.
¶▲Little Rock*† .. Pulaski	JOSEPH LOEB. Refers to German National Bank of Commerce.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg* ..... Sevier	Collins & Lake.
▲Lonoke*† ..... Lonoke	Trimble & Robinson.
▲Magnolia*† .... Columbia	Stevens & Stevens.
▲Malvern*† ... Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*† Fulton	C. E. Elmore.
▲Marianna*† ..... Lee	McCULLOCH & McCULLOCH.
▲Marion*† ..... Crittenden	R. F. Crittenden.
▲Marshall* ..... Searcy	A. Y. Barr.
▲Melbourne* ..... Izard	J. B. Baker.
Mena*† ..... Polk	Mathenv & Olney.
▲Monticello*† ..... Drew	Wood & Matthews.
▲Morrilton*† ..... Conway	J. F. SELLERS.
▲Mountain Home* .. Baxter	M. N. Dyer & Son.
▲Mountainview* ..... Stone	B. F Williamson.
▲Mount Ida* . Montgomery	G. Witt.
▲Murfeesboro ..... Pike	J. C. Pinnix.
Nashville*† ..... Howard	W. C. Rodgers.
▲New Lewisville*† L'Fay'te	King & Searcy.
▲Newport*† ..... Jackson	PHILLIPS & CAMPBELL.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*† ..... Franklin	W. W. & G. A. Mansfield.
▲Paragould*† ..... Greene	BLOCK & SULLIVAN.
▲Paris*† ..... Logan	Anthony Hall.
▲Perryville* ..... Perry	James A. Vance.
▲Piggott*† ..... Clay	Hunter & Moore.
▲Pine Bluff*† .... Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas* ... Randolph	Witt & Schonover.
▲Powhatan* ..... Lawrence	L. B. Poindexter.
▲Prescott*† ..... Nevada	C. C. HAMBY.
▲Princeton* ..... Dallas	R. H. Dedham.
▲Richmond* .. Little River	J. C. Head.
▲Risen*† ..... Cleveland	W. J. Stanfield.
Rogers*† ..... Benton	H. M. FRAZIER.
▲Russellville*† ..... Pope	R. B. WILSON.
▲Salem* ..... Fulton	Charles A. Phillips.
▲Searcy*† ..... White	P. L. Stricklin.
▲Sheridan* ..... Grant	W. D. Brouse.
Siloam Springs*†. Benton	T. G. Williams.
Springdale*† Washington	M. Meehan.
▲Star City* ..... Lincoln	H. R. Lucas.
Stuttgart*† .... Arkansas	Edward Hall.
▲Texarkanna*† .... Miller	See Texarkana, Texas.
▲Van Buren*† .. Crawford	JESSE TURNER.
▲Vanndale*• ..... Cross	Killough & Logsden.
▲Varner*† ..... Lincoln	G. B. Joslyn.
▲Waldron* ..... Scott	John W. Goolsby.
Walnut Ridge*†. Lawr'ce	Slayton & Sloan.
▲Warren*† ..... Bradley	A. C. Jones.
▲Washington*† .. Hemstead	J. D. Conway.
▲Wittsburg ..... Cross	See Vanndale.
Wynne*† ..... Cross	J. T. Patterson.
▲Yellville* ..... Marion	B. F. Fec.

CALIFORNIA.

Town and County.	Name.
Alameda*•† .. ... Alameda	E. K. TAYLOR.
Alhambra*• .. Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	ERNEST C. BONNER.
Anaheim*•† ..... Orange	Richard Melrose.
Antioch*•† .. Contra Costa	Hartley & Abbott.
Arcata*• ..... Humboldt	George W. Hopkins.
▲Auburn*•† ..... Placer	W. B. LARDNER.
Azusa*•† ..... Los Angeles	W. H. Davies.
▲Bakersfield*† ..... Kern	T. M. McNAMARA.
Benicia*•† ..... Solano	John Lynch.
Berkeley*•† ..... Alameda	W. N. WASTE.
Biggs*•† ..... Butte	F. F. Carnduff.
Bodie*• ..... Mono	H. M. Eddy.
▲Bridgeport* ..... Mono	J. E. Goodall.
Calistoga*•† ..... Napa	N. H. Frank.
Cambria*† .. San Luis Ob.	B. H. Franklin.
Campbell*•† .. Santa Clara	See San Jose.
Cayucos*† .... San Luis Ob.	See San Luis Obispo.
Cedarville* ..... Modoc	G. F. Harris.
Chico*•† ..... Butte	F. C. LUSK.
Cloverdale*•† .... Sonoma	H. H. McKoon.
Colton*•†. San Bernardino	Thomas D. Hamilton.
Colusa*•† ..... Colusa	U. W. BROWN.
▲Corona* ..... Riverside	E. W. Freeman.
Covina*•† .... Los Angeles	See Los Angeles.
▲Crescent City*•. Del Norte	Childs & Hart.
Dixon*•† ..... Solano	A. Manning.
Downey*•† ... Los Angeles	W. T. Kendrick.
▲Downieville*•† .... Sierra	F. R. WEHE.
Dutch Flat*•† ..... Placer	G. H. Colby.
Elsinore*•† ..... Riverside	J. A. Boag.
Escondido*•† .. San Diego	F. P. Willard.
▲Eureka*•† ..... Humboldt	SEVIER BROS.
▲Fairfield*† ..... Solano	Coghlan & Harvey.
Fall Brook*† ... San Diego	See San Diego.
Ferndale*•† .... Humboldt	S. D. O'Neal.
Folsom*•† . . Sacramento	See Sacramento.
Forest*•† ..... Sierra	See Nevada City.
Forest Hill*•† ..... Placer	See Auburn.
Fort Bragg*•† Mendocino	See Ukiah.
Fort Jones*•† ... Siskiyou	I. A. Reynolds.
▲Fresno*•† ..... Fresno	L. L. CORY.
Fullerton*•† ..... Orange	H. C. Head.
Garlock• ..... Kern	See Bakersfield.
Gilroy*•† ..... Santa Clara	See San Jose.
Gonzales*•† .... Monterey	S. W. Mack.
Grass Valley*•† ... Nevada	C. W. KITTS.
Gridley*•† ..... Butte	George E. Gardner.
Guadalupe*•†. Santa Barb.	J. P. Saunders.
▲Hanford*•† ..... Kings	W. R. McQuiddy.
Haywards*•† .... Alameda	Fred J. Russell.
Healdsburg*•† ... Sonoma	I. T. Coffman.
▲Hollister*•† ... San Benito	BRIGGS & HUDNER.
Huenemé*•† ..... Ventura	T. H. Merry.
▲Independence*•† .... Inyo	B. H. Yandell.
Ione*•† ..... Amador	W. J. McGee.
▲Jackson*•† ..... Amador	EAGAN & RUST.
▲Lakeport*•† ..... Lake	T. B. Bond.
Lemoore*•† ..... Kings	Theo. Park.
Livermore*•† ..... Alameda	G. W. Langan.
Lodi*•† ..... San Joaquin	W. C. Green.
Lompoc*• . Santa Barbara	Sheridan & Fox.
Long Beach*•†. Los Ang's	A. C. Lawson.
▲Los Angeles*•†. Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	DYER & POTTER. Reference: Citizens Bank.
" ..... "	WORKS & LEE. Attorneys for National Bank of California. General practice.
Los Gatos*•† . Santa Clara	See San Jose.
Madera*•† ..... Madera	R. L. Hargrove.
▲Mariposa*•† .... Mariposa	J. W. Congdon.
▲Markleeville ..... Alpine	See Placerville.
▲Martinez*•†. Contra Costa	W. S. Tinning.
▲Marysville*•† ..... Yuba	FORBES & DINSMORE.
Mendocino*•†. Mendocino	C. C. Smith.
▲Merced*•† ..... Merced	T. C. Law.
▲Modesto*•† .... Stanislaus	W. H. HATTON.
Monrovia*•†. Los Angeles	C. E. Slosson.
Monterey*•† .... Monterey	S. F. Gell.
▲Napa*•† ..... Napa	WEBBER & RUTHERFORD.
National City*•† San D'go	F. R. Palmer.
▲Nevada City*•† .... Nevada	F. T. NILON.
North San Juan*•† Nevada	See Nevada City.
Oakdale*•† ..... Stanislaus	E. G. Ryker.
▲Oakland*•† ..... Alameda	METCALF & METCALF.
Oceanside*•† .. San Diego	J. C. Hayes.
Ontario*•†San Bernardino	E. H. Jolliffe.
Orange*•† ..... Orange	See Santa Ana.
Orland*•† ..... Glenn	B. F. Geis.
▲Oroville*•† ..... Butte	John Guldery.
Pacific Grove*•†Monterey	S. F. Gell.
Palo Alto*•† .. Santa Clara	See San Jose.
Pasadena*•† .. Los Angeles	E. E. SELPH.
Paso Robles*•† San L. Ob.	G. & A. Webster.
Petaluma*•† ..... Sonoma	LIPPITT & LIPPITT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Placerville*•†..El Dorado	Irwin & Irwin.
Pleasanton*•†... Alameda	T. W. Harris.
Pomona*•† ..Los Angeles	J. A. GALLUP.
Portersville*•†.....Tulare	J. F. Boller.
▲Quincy*•†.....Plumas	U. S. Webb.
Randsburg*• .....Kern	See Bakersfield.
▲Red Bluff*•†.....Tehama	JOHNSON & CHASE.
▲Redding*•†.....Shasta	EUGENE S WATSON.
Redlands*•† San Bern'rd'o	F. C. PRESCOTT.
Redwood City*•†S'nM'teo	George C. Ross.
▲Riverside*•†....Riverside	GEORGE A. SKINNER.
¶▲Sacramento*•† ..Sacra'o	L. T. HATFIELD.
▲Salinas*•† .....Monterey	B. V. SARGENT.
▲San Andreas*•†.Calaveras	F. J. Solinsky.
▲San Bernardino*•†San B'o	OTIS & GREGG.
▲San Diego*•†...San Diego	COLLIER & COLLIER. Commercial law. Collections.
" ..... "	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*•†...San F.	DORN & DORN, Chronicle Bldg. Resident counsel for Chemical National Bank of New York.
" ..... "	RIGBY & RIGBY, 190 Sansome St. Refer to First National Bank.
" ..... "	H. C. SCHAERTZER, 214 Pine St. Refers to local State and federal judiciary.
San Jacinto*•†. Riverside	Lawrence Middlecoff.
▲San Jose*•†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*•†..Alameda	John Black.
▲San Luis Obispo*•†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*•† ..San Mateo	C. N. Kirkbride.
▲San Miguel*•†..S. Luis Ob	G. Webster.
▲San Pedro*•† Los Angeles	See Los Angeles.
▲San Rafael*•†.....Marin	HEPBURN WILKINS.
Santa Ana*•†.....Orange	F. P. Daniel.
Santa Barbara*•†S'nta B'a	H. G. CRANE.
▲Santa Clara*•† Santa Clara	W. A. Johnston.
Santa Cruz*•† .Santa Cruz	WILLIAM T. JETER.
Santa Maria*•†Santa Bar'a	C. U. Armstrong.
Santa Monica*•†Los Ang's	Tanner & Taft.
Santa Paula*•† ....Ventura	See Ventura.
▲Santa Rosa*•†.....Sonoma	A. B. WARE.
Sebastopol*•.....Sonoma	P. H. Atkinson.
Selma*•†.....Fresno	E. E. Shepard.
Sonoma*•† .....Sonoma	R. R. Poppe.
▲Sonora*•†.....Tuolumne	F. W. STREET.
So. Riverside†..Riverside	See Corona.
St. Helena*•†.....Napa	P. S. King.
▲Stockton*•†..San Joaquin	JOSHUA B. WEBSTER.
Suison City*•†.....Solano	George A. Lamont.
▲Susanville*•† .....Lassen	Goodwin & Goodwin.
Tehachapi*•†.....Kern	J. W. Jameson.
Templeton*•†..S. Luis Ob.	See San Luis Obispo.
Tomales*•† .....Marin	Fred Woodworth.
Truckee*•† .....Nevada	C. F. McGlashan.
Tulare*•† .....Tulare	E. W. HOLLAND.
Tustin*•† .....Orange	See Santa Ana.
▲Ukiah*•† .....Mendocino	T. L. Carothers.
Vacaville*•† .....Solano	R. Barcar.
Vallejo*•†.....Solano	HILBORN & HALL.
Valley Ford*•† ...Sonoma	See Santa Rosa.
▲Ventura*•† ..... Ventura	Blackstock & Ewing.
▲Visalia*•†.....Tulare	MILLER & HANNAH.
Watsonville*•† Santa Cruz	Holbrook & Mayer.
▲Weaverville*•† ... Trinity	James W. Bartlett.
Wheatland*•†.....Yuba	W. J. Laird.
Whittier*•† ..Los Angeles	Wm. M. Hiatt.
Williams*•† .....Colusa	See Colusa.
▲Willow*•† .....Glenn	B. F. Gels.
Winters*•† .....Yolo	Philip Bruton.
▲Woodland*•† .....Yolo	FRANK E. BAKER.
▲Yreka*•†.....Siskiyou	Gillis & Tapscott.
▲Yuba City*•†.....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*•†.... Washington	W. W. McCollister.
Alamosa*•† ..... Conejos	T. B. MacDonald.
Alma*•†.....Park	See Fairplay.
Amethyst*† ..... Mineral	James D. Pilcher.
▲Aspen*•†.....Pitkin	R. G. WITHERS.
Berthoud*•† .....Larimer	J. Y. Munson.
▲Boulder*•†..... Boulder	CHARLES M. CAMPBELL.
▲Breckenridge*•†. Summit	J. W. Swisher.
Brighton*•† ....Arapahoe	W. G. Lovelace.
▲Buena Vista*•†.... Chaffee	A. L. TAYLOR.
▲Burlington*•†. Kit Carson	P. B. Godsman.
▲Cannon City*•†..Fremont	WALDO & DAWSON.
Carbondale*•†.... Garfield	J. Bardine.
▲Castlerock*•†..... Douglas	A. G. Webster.
▲Central City*•†.....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*•†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*•†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... Routt	L. L. Breeze.
▲Creede*•†..... Mineral	J. D. PILCHER.
CrestedButte*•†Gunnison	Metzler Bros.
Cripple Creek*•†..El Paso	J. MAURICE FINN.
▲Del Norte*•†..Rio Grande	Ezra T. Elliott.
▲Delta*•†..... ..... Delta	King & Robertson.
¶▲Denver*•† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	FILLIUS & DAVIS, Cooper Bldg. Corporation and mining law a specialty. Reference: The Denver National Bank.
" ..... "	JOSHUA GROZIER, Ernest & Cranmer Bldg. References—Denver: First National Bank; Chicago: Tenney, McConnell, Church & Coffen.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	PATTERSON, RICHARDSON & HAWKINS, E. & C. Bldg. References: Denver National Bank; E. H. Rollins & Sons, bankers, Boston and Denver.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R. R.
Dolores*•†... Montezuma	See Cortez.
▲Durango*•† .....La Plata	RUSSELL & RITTER.
▲Fairplay*•†.....Park	CHARLES A. WILKIN.
Florence*•†..... Fremont	LEE CHAMPION.
▲Fort Collins*•†.. Larimer	ROBINSON & LOVE.
▲Fort Morgan*•†.. Morgan	W. A. Hill.
Garrison†.....Costilla	See Alamosa.
▲Georgetown*•† Cl'r Creek	J. J. WHITE.
Gillett*•†.....El Paso	H. G. Thurman.
▲Glenwood Sp'gs*•†Garf'ld	C. W. DARROW.
▲Golden*•†..... Jefferson	W. A. Dorr.
▲Grand Junction*•†..Mesa	CHARLES F. CASWELL.
▲Greeley*•†..... Weld	H. N. HAYNES.
▲Gunnison*•†....Gunnison	DEXTER T. SAPP.
▲Holyoke*•†.....Phillips	J. S. Bennett.
Hooper*•†.. .....Costilla	David M. Cox.
Hotchkiss*.....Delta	Charles L. Pike.
▲Hugo*•†..... Lincoln	T. J. Edwards.
Idaho Spr'gs*•†Cl'r Creek	A. D. BULLIS.
Idalia .....Arapahoe	R. L. Scott.
▲Julesburg*•†... Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	Lee Ramsey.
▲La Junta*•†... ... Otero	W. R. GIBSON.
▲Lake City*•†.....Hinsdale	Brown & Nourse.
▲Lamar*•† .....Prowers	C. C. Goodale.
▲Las Animas*•†.....Bent	A. M. Lamb.
▲Leadville*•† .....Lake	WILLIAM H. NASH.
Littleton*•† ....Arapahoe	See Denver.
Longmont*•†.....Boulder	Minor & Atwood.
Loveland*•†.....Larimer	Lyman Porter.
Mancos*•†....Montezuma	See Cortez.
▲Meeker*.....Rio Blanca	M T. Ryan.
Monte Vista*•†Rio Grande	Jesse Stephenson.
▲Montrose*•†....Montrose	F. D. Catlin.
New Windsor*.....Weld	See Windsor.
▲Ouray*•† .....Ouray	HENRY & SEGFRID.
Pitkin*•† .....Gunnison	See Gunnison.
▲Pueblo*•†.....Pueblo	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*•† .....Eagle	Charles K. Phillips.
▲Rico*•† .....Dolores	JOHN KNOWLES.
Ridgway*•† .....Ouray	J. P. Cassedy.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Rocky Ford*•†.....Otero	William B. Gobin.
▲Saguache* .....Saguache	W. E. Cox.
Salida*•† .....Chaffee	A. R. MILLER.
▲San Luis*.....Costilla	See Alamosa.
▲Sheridan Lake*•†..Kiowa	J. S. Booher.
▲Silvercliff*†.....Custer	John T. McNeeley.
▲Silverton*•† ....San Juan	GEORGE H. BARNES.
▲Springfield*†.....Baca	See Trinidad.
Steamboat Spr.*....Routt	H. F. Sturdevant.
▲Sterling*•† .....Logan	SMITH A. BURKE.
▲Sulphur Springs* ..Grand	J. N. Pettingill.
▲Telluride*•†...San Miguel	S. R. Fitzgerald.
▲Trinidad*•† ..Las Animas	JOHN J. HENDRICK.
Victor*•† .....El Paso	C. E. BRADY.
▲Walsenburg*•† .Huerfano	J. R. Killian.
Westcliffe* .....Custer	J. G. Schweigert.
Windsor•†.....Weld	Henry A. Huntington.
Wray*•† .....Yuma	See Akron.
▲Yuma*•†.....Yuma	See Akron

CONNECTICUT.

Town and County.	Name.
Andover*•†.....Tolland	M. P. Yoemans.
Ansonia*•†...New Haven	V. MUNGER.
Berlin*•† .....Hartford	See New Britain.
Bethel*•† .....Fairfield	See Danbury.
Bloomfield*•† ...Hartford	See Hartford.
Branford*•†..New Haven	See New Haven.
▲Bridgeport*•†...Fairfield	HOLLISTER & KELSEY. Refer to any bank in Bridgeport.
Bristol*•† .....Hartford	NEWELL & JENNINGS.
Brookfield*•†....Fairfield	See Danbury.
Brooklyn*†.....Windham	See Danielson.
Buckland•† .....Hartford	See Hartford.
Canaan*•† .....Litchfield	A. T. & J. H. Roraback.
Canton•† .....Hartford	See Hartford.
Central Village*•†W'dh'm	See Danielson.
Chester*•†..... Middlesex	Willcox & Tyler.
Clinton*•†.....Middlesex	See Middletown.
Colchester*•†...New Lon.	See Norwich.
Collinsville*•† ..Hartford	See Hartford.
Cornwall*•† ....Litchfield	See Litchfield.
Cromwell*•†....Middlesex	See Middletown.
▲Danbury*•†.....Fairfield	DEMPSEY & BOOTH.
Danielson*•†....Windham	ARTHUR G. BILL.
Deep River*•† .Middlesex	Willcox & Tyler.
Derby*•† .....New Haven	JOHN W. LARKIN.
Durham*•† ....Middlesex	See Middletown.
East Haddam*† ..Mid'sex	Julius Attwood.
East Hartford*•†Hartford	See Hartford.
East Lyme*•†New London	See New London.
Elmwood*•† ....Hartford	See Hartford.
Enfield*•† .....Hartford	J. W. Thompson.
Essex*† .....Middlesex	James Phelps & Son.
Fairfield*•† .....Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*†...Hartford	See Hartford.
Gladstonbury*•†Hartford	See Hartford.
Granby*•†.....Hartford	See Hartford.
Greenwich*•†....Fairfield	R. JAY WALSH.
Groton*•†....New London	See New London.
Guilford*•† ..New Haven	See New Haven.
▲Haddam*•† ....Middlesex	See Middletown.
¶▲Hartford*•†...Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank, and R. G. Dun & Co.
" ..... "	SPERRY, McLEAN & BRAINARD, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co. The Aetna National Bank, and the United States Bank.
Hazardville* ....Hartford	See Hartford
Higganum*•† ..Middlesex	See Middletown.
Jewett City*•† .New Lon.	See Norwich.
Kensington*†...Hartford	See Hartford.
Lakeville*•† ....Litchfield	See Salisbury.
▲Litchfield*•†...Litchfield	WOODRUFF & WOODRUFF.
Lyme*.....New London	See New London.
Manchester*•† ..Hartford	See South Manchester.
Meriden*•†...New Haven	GEORGE A. FAY.
▲Middletown*•†...Mid'sex	WARNER, WILLCOX & TYLER.
Milford*•†.....New Haven	George M. Gunn.
Moodus*†.....Middlesex	See East Haddam.
Mystic*•† ....New London	LEMUEL CLIFT.
Naugatuck*•†New Haven	JOHN M. SWEENEY.
New Britain*•†..Hartford	PHILIP J. MARKLEY.
New Canaan*•†. Fairfield	See Stamford.
NewHartford*•† Litchf'ld	F. A. Jewell.
▲New Haven*•† .New Hav.	TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank, and R. G. Dun & Co.
" ..... "	WATROUS & DAY, 158 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•†.NewLon.	ALFRED COIT.
Newington.....Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•†.....Fairfield	Charles H. Northrop.
Norfolk*•† .....Litchfield	See Winsted.
North Haven*•†New Hav.	See New Haven.
North Manchester*•†Hart.	See South Manchester.
Norwalk*•†.....Fairfield	LEVI WARNER.
▲Norwich*•†..New London	FRANK T. BROWN.
Orange•† .....New Haven	See New Haven.
Parkville•†.....Hartford	See Hartford,
Plainfield*•†....Windham	See Putnam.
Plainville*•† ....Hartford	See New Britain.
Portland*•† ... Middlesex	John M. Murdoch.
▲Putnam*•† .....Windham	SEARLS & RUSSELL.
Ridgefield*•† ....Fairfield	See Danbury.
Rockville*•†.....Tolland	B. H. BILL.
Roxbury*.....Litchfield	See New Milford.
Salem .....New London	See Norwich.
Salisbury*•† ....Litchfield	Warner & Landon.
Saybrooke*•† ..Middlesex	See Deep River.
Seymour*•† ..New Haven	Clifford J. Atwater.
Sharon*•† .....Litchfield	See Litchfield.
Shelton*†.....Fairfield	E. L. Staples.
Simsbury*•†.....Hartford	See Hartford.
Southington*•†.Hartford	Marcus H. Holcomb.
So. Manchester*•† ..Hart.	Charles R. Hathaway.
So Norwalk*•†..Fairfield	See Norwalk.
Southport*•†.....Fairfield	John H. Perry.
South Windsor*•Hartford	See Hartford.
Stafford Spr.*•† ..Tolland	J. H. Reed.
Stamford*•† .....Fairfield	FESSENDEN, CARTER & CUMMINGS.
Stonington*•†..New Lon.	G. D. Stanton, Jr.
Stratford*•† .....Fairfield	Charles H. Peck.
Suffield*•† .....Hartford	L. N. Austin.
Thomaston*•†..Litchfield	Bradstreet & Etheridge.
Thompson*•† ..Windham	Charles E. Searles.
Thompsonville*•†...Hart.	C. H. BRISCOE.
▲Tolland*† ..... Tolland	Edwin S. Agard.
Torrington*•†..Litchfield	Gideon H. Welch.
Unionville*•† ...Hartford	George E. Taft.
Vernon*•†.....Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	TERRY & BRONSON.
Watertown*•†..Litchfield	D. F. Webster.
West Cornwall*•†..Litch.	See Litchfield.
West Haven*•†.New Hav.	See New Haven.
Westport* .....Fairfield	See Bridgeport.
Wethersfield*•†.Hartford	See Hartford.
West Winsted*•†..Litchf'd	Samuel A. Herman.
▲Willimantic*•†.Windham	GEORGE W. MELONY.
Winchester.....Litchfield	See Winstead.
Windham*• ....Windham	See Willimantic.
Windsor*•†.....Hartford	See Hartford.
Windsor Locks*•† . Hart.	J. Warren Johnson.
Winsted*•†..... Litchfield	SAMUEL A. HERMAN
Woodbury*†.....Litchfield	Huntington & Warner.
Woodstock*.....Windham	See Putnam.
Yantic*•†....New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton .....Kent	See Dover.
Delaware City*•†NewCas.	See Wilmington.
Delmar*•† ..... Sussex	See Salisbury, Md.
▲Dover•† .....Kent	KENNEY & MAGEE.
" ..... "	ROBERT H. VAN DYKE.
▲Georgetown*•† .... Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel ..... Sussex	See Georgetown.
Lewes ..... Sussex	See Georgetown.
Middletown*•† NewCastle	Martin B. Burris.
Milford*•†..... Kent	W. F. Causey & Son.
Newark*•†.... New Castle	See Wilmington.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•†...New Castle	See Wilmington.
Odessa*.....New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† ..... Kent	See Dover.
▲Wilmington*•† NewCastle	HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank.
" ..... "	WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank.
" ..... "	CHRISTOPHER L. WARD, Equitable Building. Commercial law and collections.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

DISTRICT OF COLUMBIA.

Town and County.	Name.
Anacostia*•†.....D. C.	See Washington.
Georgetown*•†.....D. C.	CHARLES H. CRAGIN.
¶▲Washington*•† .... D. C.	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	PERCIVAL M. BROWN, Attorney, WALTER C. CARROLL, Associate, 412 Fifth St. N. W. Reference: Second National Bank.
" ... . "	ERNEST HOLTZMAN, 623 F St. N. W. Practices before all courts, government departments, and committees of Congress. Reference: Traders National Bank.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes, mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Columbia National Bank, and National Bank of the Republic.
" ..... "	RALSTON & SIDDONS, Loan & Trust Bldg. Attorneys for the West End National Bank and Union Savings Bank.
" ..... "	W. H. SHOLES, 410 Fifth St., N. W. Commercial collections and litigation. Reference: Central National Bank.

FLORIDA.

Town and County.	Name.
▲Apalachicola*•†.Franklin	H. C. Hicks.
▲Arcadia*•†.....De Soto	CHARLES W. FORRESTER.
Avon Park* .....De Soto	H. B. Saunders, Jr.
▲Bartow*•†.....Polk	H. K. OLLIPHANT.
▲Blountstown*•.. Calhoun	See Marianna.
▲Braidentown*•† .Manatee	J. J. STEWART.
▲Bristol*• ..... Liberty	See Tallahassee.
▲Bronson*•† .....Levy	E. A. Pinnell.
▲Brooksville*•† .Hernando	G. C. Martin.
Cedar Keys*•†.....Levy	E. J. Lutterloh.
Cocoa*•† .....Brevard	See Titusville.
▲Crawfordville*† .Wakulla	R. Don McLeod.
▲Dade City*•†.....Pasco	J. A. Hendley.
Daytona*•† .....Volusia	C. H. Spencer.
▲De Funiak Spgs*•†Walt'n	S. K. Gillis.
▲Deland*•†.....Volusia	F. C. Austin.
Eustis*•†.....Lake	B. S. Weeks.
▲Fernandina*•† ....Nassau	H. J. BAKER.
Fort Meade*•†.....Polk	T. M. Stansfield.
▲Gainesville*•†.....Alachua	W. C. JACKSON.
▲Greencove Spgs*•† ..Clay	P. C. Fisher.
Interlachen*•†....Putnam	See Palatka.
▲Iverness*•†.....Citrus	W. J. Barnett.
▲Jacksonville*•† .... Duval	COOPER & COOPER, General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	DUNCAN U. FLETCHER. Attorney for First National Bank of Florida.
▲Jasper*•† .....Hamilton	Roberson & Small.
▲Juno .....Dade	See Palm Beach.
▲Key West*•† .....Monroe	GEO. B. PATTERSON.
▲Kissimmee*•† ....Osceola	J. N. Taylor.
▲Lake City*•†.....Columbia	A. J. Henry.
Lakeland*•†.....Polk	Pierce & Tucker.
Leesburg*•† .....Lake	Tinnon & McNamee.
▲Live Oak*•†....Suwannee	M. E. Broome.
▲Macclenny*•.....Baker	See Jacksonville.
▲Madison*•†.....Madison	C. B. ASHLEY.
▲Marianna*•†.....Jackson	Milton & Milton.
▲Mayo* .....Lafayette	George W. Breare.
Melbourne*•† ....Brevard	Reeves & Hogg.
Miami*•† .....Dade	K. A. Nisbet.
▲Milton*•†.....Santa Rosa	E. Amos.
▲Monticello*•† .. Jefferson	D. A. Finlayson.
▲Myers*• ....Lee	L. A. Hendry.
▲Ocala*•† ..... Marion	ALLEN & WRIGHT.
Orange City*•†....Volusia	F. C. Austin.
▲Orlando*•† .....Orange	MASSEY & BAUMGARTEN.
▲Palatka*•† ..... Putnam	R. W. & W. M. DAVIS.
Palm Beach*•† .....Dade	Robbins, Graham & Chillingworth.
▲Pensacola*•† ...Escambia	BLOUNT & BLOUNT.
" ..... "	A. A. FISHER.
▲Perry*.....Taylor	See Madison.
Punta Gorda*•† ..De Soto	I. H. Trabue.
▲Quincy*•† ..... Gadsden	P. W. White.
Sanford*•† .....Orange	E. K. FOSTER.
▲Stanton*•.....Marion	See Ocala.
▲Starke*•†.....Bradford	J. T. Wills.
▲St. Augustine*•† St. Johns	W. W. DEWHURST.
St. Petersb'g*•†.Hillsboro	A. Macleod.
▲Sumterville*•.....Sumter	A. C. Clark.
¶▲Tallahassee*•†..... Leon	R. W. WILLIAMS.
▲Tampa*•† .....Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*•†.Hillsboro	See Tampa.
▲Tavares*•†.....Lake	Alex. St. Clair Abrams.
▲Titusville*•† .....Brevard	G. Cary-Elwes.
▲Vernon .....Washington	See Marianna.
▲Westville*•† .....Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*•† .....Wilcox	T. L. Holton.
Acworth*•† .....Cobb	J. J. Northcot
▲Albany*•† .....Dougherty	D. H. POPE & SON.
▲Alpharetta* .....Milton	J. P. Brooke.
▲Americus*•† .....Sumter	E. A. HAWKINS.
▲Appling.....Columbia	D. C. Moore.
▲Athens*•†.....Clarke	STRICKLAND & GREEN.
¶▲Atlanta*•† .....Fulton	WILLIAM D. ELLIS, 41 Broad St. Attorney for the Fourth National Bank, Atlanta Trust & Banking Co.
" ..... "	HAMMOND, SKEEN & LANGLEY, 414-5 English-American Bldg. References: Third National Bank, Atlanta National Bank.
" ..... "	N. J. & T. A. HAMMOND, Temple Court. Refer to any bank in Atlanta. Practice in all courts.
" ..... "	A. J. ORME, Equitable Bldg. Representing Lowry Banking Co., Maddox-Rucker Banking Co., Atlanta.
▲Augusta*•† ....Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
" ..... "	FRANK H. MILLER. Refers to National Bank of Augusta.
▲Bainbridge*•†....Decatur	Donaldson & Hawes.
Barnesville*•†.....Pike	S. N. Woodward.
▲Baxley*•†.....Appling	Thomas & Parker.
▲Blackshear*•†.....Pierce	R. G. Mitchell, Jr.
▲Blairsville.....Union	W. E. Chandler.
▲Blakely*•†.....Early	R. H. Powell & Son.
▲Blueridge*† .....Fannin	O. R. Dupree.
Boston*•† .....Thomas	See Thomasville.
▲Brunswick*•† .....Glynn	BRANTLEY & BENNET.
▲Buchanan*•† ...Haralson	J. M. McBride.
▲Buena Vista*•†....Marion	George P. Monroe.
Buford*•†.....Gwinnett	C. H. Smith, Jr.
▲Butler*•† .....Taylor	O. M. Colbert.
▲Calhoun*•† .....Gordon	W. R. Rankin.
▲Camilla*•† .....Mitchell	S. S. Bennett.
▲Canton*•†.....Cherokee	George I. Teasley.
▲Carnesville*.....Franklin	W. R. Little.
▲Carrollton*•†.....Carroll	W. F. Brown.
▲Cartersville*•†....Bartow	JOHN W. AKIN.
▲Cedartown*•†.....Polk	J. A. Blance.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Clarkesville*●†Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	W. S. Paris.
▲Cleveland▲ ..... White	J. W. H. Underwood.
▲Clinton..... Jones	Richard Johnson.
▲Clyde ..... Bryan	See Savannah.
Cochran*●† ..... Pulaski	Z. V. Peacock.
▲Colquitt ..... Miller	C. C. Bush.
▲Columbus*●† .. Muscogee	McNEILL & LEVY.
▲Conyers*●†..... Rockdale	John R. Maddox.
Cordele*●† ..... Dooly	THOMSON & WHIPPLE.
▲Covington*●†.... Newton	J. G. Lester.
▲Crawfordsville*●†Talife'o	H. M. Holden.
Culloden*●†..... Monroe	See Forsyth.
▲Cumming* ..... Forsyth	H. L. Patterson.
▲Cusseta*●†Chattahoochee	C. C. Minter.
▲Cuthbert*●† .... Randolph	W. C. WORRILL.
▲Dahlonega* .... Lumpkin	Price & Charters.
▲Dallas*●† ..... Paulding	A. J. Camp.
▲Dalton*●† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville*..... Madison	D. W. Meadow.
▲Darien*●†..... McIntosh	C. L. Livingston.
Davisboro*●† Washington	See Louisville.
▲Dawson*●† ..... Terrell	JAMES G. PARKS.
▲Dawsonville*..... Dawson	J. M. Bishop.
▲Decatur*●†..... DeKalb	Braswell & Smith.
Demorest*●†... Habersham	Crane & McMillan.
▲Douglas*..... Coffee	Quincey & McDonald.
▲Douglasville*●† .. Douglas	W. T. Roberts.
▲Dublin*●†..... Laurens	P. L. Wade.
▲Eastman*●†..... Dodge	Smith & Clements.
▲Eatonton*●†..... Putnam	W. B. Wingfield.
▲Elberton*●†..... Elbert	John P. Shannon.
▲Ellaville*●†..... Schley	C. R. McCrory.
▲Ellijay*†..... Gilmer	J. P. Perry.
▲Fairburn*●†.... Campbell	L. S. Roan.
▲Fayetteville*●†... Fayette	T. V. Lester.
Fitzgerald*●†..... Irwin	RYMAN & KENNEDY.
Flovilla*●†..... Butts	See Jackson.
Flowery Branch*●†.. Hall	See Gainesville.
▲Forsyth*●†..... Monroe	R. L. Berner.
▲Fort Gaines*●†..... Clay	W. A. Scott.
Fort Valley*●†.. Houston	H. A. MATHEWS.
▲Franklin*..... Heard	D. B. Whittaker.
▲Gainesville*●†..... Hall	S. C. DUNLAP.
▲Georgetown*●... Quitman	T. L. Guerry.
▲Gibson*●†..... Glascock	B. F. Walker.
▲Greensboro*●†..... Greene	H. T. Lewis.
▲Greenville*●† Meriwether	H. W. Hill.
▲Griffin*●†..... Spalding	ROBERT T. DANIEL.
▲Hamilton*●†..... Harris	B. H. Walton.
Harmony Grove*●†Jack'n	R. L. J. Smith.
▲Hartwell*●†..... Hart	W. L. Hodges.
▲Hawkinsville*●†.. Pulaski	W. L. & WARREN GRICE.
▲Hiawassee*..... Towns	J. H. Davis
▲Hinesville*●†..... Liberty	S. B. Brewton.
Hogansville*●†..... Troup	E. C. Mobley.
▲Homer*..... Banks	Oscar Brown.
▲Homerville*●†..... Clinch	Dickerson & Townsend.
▲Irwinton*..... Wilkinson	J. W. Lindsey.
▲Irwinville..... Irwin	J. H. Buchanan.
▲Isabella*†..... Worth	J. G. Polhill.
▲Jackson*●†..... Butts	B. P. BAILEY.
▲Jasper*†..... Pickens	J. W. Henley.
▲Jefferson*● ..... Jackson	E. C. Armistead.
▲Jessup*●†..... Wayne	D. M. Clark.
▲Jonesboro*●†..... Clayton	W. M. Wright.
▲Knoxville*† ..... Crawford	W. J. Wallace.
▲Lafayette*●..... Walker	Lumpkin & Shattuck.
▲La Grange*●†..... Troup	J. H. COTTER.
▲Lawrenceev'le*●†Gwinnett	C. H. Brand.
▲Leesburg*●†..... Lee	Long & Son.
▲Lexington*●.. Oglethorpe	W. M. Howard.
▲Lincolnton..... Lincoln	J. E. Strother.
▲Louisville*●†.... Jefferson	Hudson & Wright.
▲Lumpkin*●†..... Stewart	G. R. ELLIS.
▲Macon*●†..... Bibb	HILL, HARRIS & BIRCH. Refer to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*●†..... Morgan	George & George.
▲Marietta*●†..... Cobb	CLAY & BLAIR.
Marshallville*●†... Macon	See Oglethorpe.
Maysville*●†..... Jackson	G. W. Brown.
▲McDonough*●† .... Henry	E. J. Reagan.
▲McRae*●†..... Telfair	E. D. Graham.
▲Milledgeville*●†. Baldwin	WHITFIELD, ALLEN & MOORE.
Milien*●†..... Screven	W. V. Tyler.
▲Monroe*●..... Walton	Napier & Cox.
Montezuma*●†.... Macon	H. L. McKinzie & Son.
▲Monticello*●†..... Jasper	F. Jordan, Sr.
▲Morgan*●..... Calhoun	L. G. Cartledge.
▲Moultrie*●..... Colquitt	T. W. MATTOX.
▲Mt. Vernon*●†Montgom'y	J. B. Geiger.
▲Nashville*..... Berrien	Peeples & Alexander.
▲Newman*●†..... Coweta	STALLINGS & ORR.
▲Newton* ..... Baker	A. S. Johnson.
▲Oglethorpe*●†..... Macon	A. H. Perry.
Pelham*●†..... Mitchell	See Camilla.
▲Perry*●†..... Houston	J. H. Houser.
▲Preston*●†..... Webster	S. R. Stevens.
▲Quitman*●†..... Brooks	C. M. HITCH.
▲Reidsville*..... Tattnall	W. Burkhalter.
Reynolds*●†..... Taylor	R. S. Foy.
Richland*●†..... Stewart	D. B. Harrell.
▲Ringgold*●†..... Catoosa	J. H. Anderson.
▲Rome*●†..... Floyd	ALMER R. DAVIS.
▲Sandersville*●†. Wash'ton	Tyson & Chambers.
▲Savannah*●†.... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senola*●† ..... Coweta	W. H. Taylor.
Shellman*●† .... Randolph	W. C. Worrill.
Social Circle*●†.... Walton	T. Spearman.
▲Sparta*●† ..... Hancock	H. R. LEWIS.
▲Springfield.... Effingham	J. H. Hodge.
▲Springplace*..... Murray	C. L. Henry.
▲Statenville..... Echols	W. S. West.
▲Statesboro*†..... Bullock	Groover & Johnson.
▲St Mary's*..... Camden	See Brunswick.
▲Summerville*●†Chattooga	J. M. Bellah.
▲Swainsboro*●... Emanuel	R. J. Williams.
▲Sylvania*●..... Screven	E. K. Overstreet.
Sylvester*●..... Worth	J. G. Polhill.
▲Talbotton*†..... Talbot	J. M. Mathews.
Tallapoosa*●†... Haralson	Head & Head.
Tennille*●†.. Washington	John C. Harmon.
▲Thomaston*●†..... Upson	J. A. Cowen.
▲Thomasville*●†.. Thomas	THEODORE TITUS.
▲Thomson*●†..... McDuffie	John T. West.
Tifton*●†..... Berrier	John Murrow.
Toccoa*●† .... Habersham	Jones & Bowden.
▲Traders Hill..... Charlton	See Waycross.
▲Trenton*●†..... Dade	W. M. & J. P. Jacoway.
Unadilla*●..... Dooly	J. L. Jones.
▲Valdosta*●†..... Lowndes	A. T. WOODWARD.
▲Vienna*●†..... Dooly	J. H. Woodward & Son.
▲Warrenton*●†..... Warren	James Whitehead.
▲Washington*●†.... Wilkes	W. M. & M. P. REESE.
▲Watkinsville*●†... Oconee	B. E. Thrasher.
▲Waycross*●†..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*●† .... Burke	W. R. Callaway.
West Point*●†..... Troup	R. A. S. Freeman.
Winder*●†..... Jackson	W. H. Quarterman.
▲Wrightsville*●†.. Johnson	V. B. Robinson.
▲Zebulon*●†..... Pike	J. S. Pope.

IDAHO.

Town and County.	Name.
▲Albion*..... Cassia	K. I. Perky.
▲Blackfoot*●† .... Bingham	F. S. Dietrich.
▲Boise●†..... Ada	J. H. RICHARDS.
▲Caldwell*●† ..... Canyon	H. A. Griffiths.
▲Challis*..... Custer	Milton A. Brown.
Coeur d'Alene*●†. Koot'ai	E. McBee.
Genesee*●†..... Latah	See Moscow.
Grangeville*..... Idaho	W. N. Scales.
▲Hailey*●†..... Alturas	TEXAS ANGEL.
▲Idaho City*..... Boise	Carl Paine.
Idaho Falls*●† .. Bingham	W. T. Smith.
Juliaetta*●†..... Latah	See Moscow.
Kendrick*●†..... Latah	Coults & Steele.
▲Lewiston*● ... Nez Perces	JAMES E. BABB.
▲Malad City*..... Oneida	GEO. E. GRAY.
Montpelier*●†.. Bear Lake	J. C. Rich.
▲Moscow*●†..... Latah	S. S. Bassett.
▲Mt. Idaho*..... Idaho	W. N. Scales.
▲Murray* ..... Shoshone	C. W. Beale.
▲Paris*†..... Bear Lake	James H. Hart.
Payette*●..... Ada	Burgan & Rogers.
▲Pocatello*●†. ... Bannock	EDEN & TERRELL.
▲Rathdrum*●†... Kootenan	C. L. Hietman.
▲Salmon*..... Lemhi	F. J. Cowen.
▲Shoshone*●†..... Lincoln	J. S. Waters.
▲Silver City*..... Owyhee	J. G. Watts.
▲St. Anthony*.. Fremont	J. E. COCHRAN.
Wallace*●†..... Shoshone	C. W. Beale.
Wardner*●†..... Shoshone	W. N. Morphy.
▲Weiser*●†.... Washington	Frank Harris.

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ILLINOIS.

Town and County.	Name.
Abingdon*†.....Knox	See Galesburg.
Adair*†..... McDonough	See Macomb.
Albany*†.....Whiteside	D. S. Efner.
▲Albion*†.....Edwards	J. M. Campbell.
▲Aledo*†.....Mercer	BASSETT, MAIN & BASSETT.
Alexis*†.....Warren	Thomas R. Squires.
Alterton*†.... Vermilion	See Danville.
Alpha*†..... Henry	J. A Widney.
Altamont*† .. Effingham	F. M. Schilling.
Alton*†..... Madison	H. S. BAKER.
Altona*†.... .....Knox	L. K. Byers.
Amboy*†.....Lee	W. E. Ives & Son.
Anchor*†.....McLean	D. B. Stewart.
Anna*†.....Union	DODD & PICKRELL.
Annawan*†.....Henry	W. H. Holzinger.
Antioch*●.....Lake	J. W. McDonald.
Apple River*†Jo Daviess	J. S. Lamont.
Arcola*†.... ....Douglas	Barricklow & Cofer.
Arenzville*†.... ....Cass	G. Engelbach.
Argenta*†.....Macon	See Decatur.
Armington*†...Tazewell	See Bloomington.
Armstrong*†..Vermilion	John Smith, Jr.
Arrowsmith*†...McLean	H. J. Thompson.
Arthur*†..... Moultrie	M. Watson.
Ashkum*†.....Iroquois	See Watseka.
Ashland*†.....Cass	I. H. Stanley.
Ashley*†....Washington	See Nashville.
Ashton*†..... Lee	V. H. Myers.
Assumption*†..Christian	See Taylorville.
Astoria*†.....Fulton	S. P. CUMMINGS.
Athens*†.....Menard	See Petersburg.
Atkinson*†.....Henry	See Cambridge.
Atlanta*†.....Logan	F. L. Capps.
Atwood*† .....Piatt	See Monticello.
Auburn*†.....Sangamon	R. H. McAulty.
Augusta*†.....Hancock	W. H. Mead.
Aurora*†.....Kane	JOHN M. RAYMOND.
Austin*†.....Cook	P. V. Castle.
Ava*† .....Jackson	S. W. Treesch.
Avon*† .....Fulton	M. Head.
Barrington*†.....Cook	See Waukegan.
Barry*†.....Pike	J. K. Crawford.
Batavia*†.....Kane	J. O. McCLELLAN.
Beardstown*†.....Cass	R. R. HEWITT.
Beecher*†.....Will	See Grant Park.
Belleville*†.....St. Clair	M. W. WEIR.
▲Bellflower*† .... McLean	See Farmer City.
Belvidere*†.....Boone	ROBERT W. WRIGHT.
▲Bement*†..... Piatt	W. G. Cloyd.
Benson*†.....Woodford	D. Davis.
Benton*†..... Franklin	Flannigan & Payne.
▲Bethany*†.....Moultrie	See Sullivan.
Biggsville*†..Henderson	See Opuawka.
Blandinsville*†.McDon'h	N. S. Campbell.
▲Bloomington*†..McLean	E. E. DONNELLY. Represents twenty-seven commercial agencies. Refer to State National Bank.
Blue Island*†.....Cook	BORMAN & McGRATH.
Blue Mound*†.....Macon	See Decatur.
Bluffs*†.....Scott	Franklin C. Funk.
Bonegap*†.....Edwards	See Albion.
Bowen*†.....Hancock	E. C. PETER.
Braceville*† .....Grundy	E. D. SCOTT.
Bradford*†.....Stark	See Toulon.
Braidwood*†..... Will	WILLIAM MOONEY.
Breese*† ..... Clinton	See Carlyle.
Brighton*†....Macaupin	D. D. Goodell.
Brimfield*†..... Peoria	See Peoria.
Broadlands*† Champaign	See Tuscola.
Brocton*†..... Edgar	J. U. Beck.
Buckley*†..... Iroquois	W. L. R. Johnson.
Buda*†..... .....Bureau	Jesse Emerson.
Buffalo*†.....Sangamon	See Springfield.
Bunker Hill*†.Macoupin	David E. Keefe.
Bushnell*†..McDonough	T. J. SPARKS.
Byron*†.....Ogle	J. C. Woodburn.
Cabery*†.....Ford	See Kankakee.
Cairo*†.....Alexander	GREEN & GILBERT.
▲Cambridge*†..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*†.Jackson	See Murphysboro.
Camp Point*† ....Adams	Orrin Dilley.
Canton*† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*†.....Boone	H. B. Stevenson.
Carbondale*†....Jackson	ANDREW S. CALDWELL.
▲Carlinville*†...Macaupin	RINAKER & RINAKER.
▲Carlyle*†.....Clinton	James McHale.
▲Carmi*† ..... White	PARRISH & PARRISH.
Carrier's Mills*†...Saline	See Harrisburg.
▲Carrollton*†.....Greens	THOMAS HENSHAW.
Carterville*† Williamson	George A. Henshaw.
▲Carthage*† .... Hancock	D MACK & SON.
Caseyt*†..... Clark	W. S. LOWRY.
Cedarville*†..Stephenson	See Freeport.
Centralia*†.....Marion	S. L. DWIGHT.
Cerro Gordo*†.....Piatt	See Monticello.
Chadwick*† .....Carroll	H. R. PARSONS.
Champaign*† Champaign	A. H. BRYAN.
Chandlerville*†.....Cass	See Beardstown.
Chapin*† ..... Morgan	See Jacksonville.
▲Charleston*†.....Coles	A. C. ANDERSON.
Chatham*† ... Sangamon	See Springfield.
Chatsworth*† Livingston	See Pontiac.
Chebanse*† .....Iroquois	See Kankakee.
Chenoa*† .....McLean	W. L. Miller.
▲Chester*† .....Randolph	J. B. SIMPSON.
▲Chicago*† ..... Cook	AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett, Chicago; Northern Trust Co.
" ..... "	ROBERT R. BALDWIN, Portland Block. Reference: The John V. Farwell Company.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
" ..... "	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	LOEB & ADLER, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refer to State Bank, and Title Guarantee & Trust Co.
" ..... "	McCLELLAN, SPENCER & BAKER, Bedford Bldg. Refer to First National Bank. Insurance and corporate law.
" ..... "	WILLIAM NYNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan and Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	CONRAD H. POPPENHUSEN Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refers to Commercial National Bank.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
Chicago Heights*†.Cook	See Chicago.
Chillicothe*†.....Peoria	H. C. Pettett.
Chrisman*†.....Edgar	R. S. Cusick.
Cisco*†..... ....Piatt	See Monticello.
Cissna Park*† ..Iroquois	Isaac Miller Hamilton.
Clay City..... .....Clay	F. M. Chaffin.
Clayton*†.....Adams	See Quincy.
Clifton*†.....Iroquois	See Iroquoston.
▲Clinton*†.....DeWitt	JOHN FULLER.
Coal City*†... .. Grundy	E. D. Scott.
Cobden*† ..... Union	See Jonesboro.
Colchester*†McDonough	Thomas Richards.
Coleta*.....Whiteside	See Morrison.
Colfax*†.....McLean	James P. Grove.
Collinsville*† ..Madison	BURROUGHS BROS.
Collison*†.....Vermilion	See Danville.
Cooksville*†.....McLean	See Arrowsmith.
Coulterville*†. Randolph	A. Russell.
Cowden*†.....Shelby	C. R. Torrence.
Creal Sp'gs*† Williamson	George B. White.
Creston*†. .....Ogle	B. Knapp.
Cropsey*† ..... McLean	See Peoria.
Crossville*†.....White	See Carmi.
Cuba*†.....Fulton	See Canton.
Cullom*† .....Livingston	L. E. Swope.
Dallas City*†...Hancock	J. H. Ranck.
Dalton City*†...Moultrie	J. N. Loving.
Danforth*†.....Iroquois	T. F. Donovan.
Danvers*†.....McLean	J. E. Jennings.
▲Danville*● .....Vermilion	TILTON & CUNDIFF.
Davis*†.....Stephenson	See Freeport.
▲Decatur*†.....Macon	JAMES M. LEE. Refers to Milliken National Bank.

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REPRESENTATIVE ATTORNEYS.

Town and County.	Name.
Deer Creek*•†...Tazewell	L. A. Buchner.
DeKalb*•†.... ....DeKalb	POND & KENNEDY.
DeLand*•†.....Platt	See Monticello.
Delavan*•† .....Tazewell	J. O. Jones.
Des Plaines*•† .....Cook	See Chicago.
Divernon*•† .. Sangamon	See Springfield.
▲Dixon*•†.....Lee	R. S. FAIRBAND.
Dongola*•† .....Union	See Jonesboro.
Downer's Grove*•† .DuP.	M. Slusser.
DuQuoin*•†.....Perry	R. W. S. WHEATLEY.
Durand*•† ....Winnebago	Frank Friedl.
Dwight*•†.....Livingston	ROMBERGER & SMITH.
Earlville*•†.....La Salle	W. H. Norton.
East Dubuque*•†..Jo Dav.	See Galena.
East Lyna*•† ..Vermilion	O. O. Ross.
Easton*•† .....Mason	A. T. Depue.
East St. Louis*•† .St.Clair	WISE & MCNULTY.
Edelstein*•† ..... Peoria	See Peoria.
Edinburg*•† .... Christian	C. A. Prater.
▲Edwardsville*•† .Madison	B. G. WAGGONER.
▲Effingham*•† ..Effingham	WOOD BROS.
Elburn*•† .....Kane	W. R. S. Hunter.
Eldorado*•† .....Saline	W. S. Summers.
Elgin*•† .....Kane	HOPSON & HOLLEMBEAK.
Elizabeth*•†...Jo Daviess	J. C. McKenzie.
▲Elizabethtown*•..Hardin	John C. Oxford.
Elkhart*•† .....Logan	See Lincoln.
Elliott*•† .....Ford	See Paxton.
Ellisville*•†.....Fulton	See Canton.
Ellsworth*•†.....McLean	See Bloomington.
Elmhurst*•† .....DuPage	George Sawin.
Elmwood*•†.....Peoria	Putnam & Sturtevant.
El Paso*•† .....Woodford	J. I. KERR.
Emden*•† .....Logan	See Lincoln.
Enfield*•† .....White	John N. Wilson.
Englewood*•† .....Cook	See Chicago.
Equality*•†.....Gallatin	See Shawneetown.
Erie*•† .....Whiteside	William H. Allen.
Essex*•† .....Kankakee	See Kankakee.
Eureka*•† .....Woodford	J. ALBERT BRIGGS.
Evanston*•† ..... Cook	J. F. BOYER.
Evansville*•† .. Randolph	William M. Schuwerk.
Fairbury*•†...Livingston	C. F. H. CARRITHERS.
▲Fairfield*•† .....Wayne	CREIGHTON & THOMAS.
Fairland*•† .....Douglass	See Tuscola.
Fairmount*•†..Vermilion	See Danville.
Fairview*•†.....Fulton	See Lewiston.
Farina*•† .....Fayette	A. T. Brasel.
Farmer City*•†.... DeWitt	HERRICK & HERRICK.
Farmersville*•†..Montg'y	See Springfield.
Farmington*•† ....Fulton	See Canton.
Fillmore*•† .Montgomery	See Hillsboro.
Findlay*•† .....Shelby	See Shelbyville.
Fisher*•†.....Champaign	H. L. Kelly.
Fithian*•† .....Vermilion	See Danville.
Flanagan*•† .. Livingston	C. C. Studley.
Flora*•† .....Clay	Hagle & Shriner.
Foosland*•†..Champaign	George A. The Long.
Forrest*•† .....Livingston	See Pontiac.
Forreston*•† .....Ogle	Frank Wertz.
Frankfort Station*•† Will	D. S. Stephen.
Franklin*•†.....Morgan	See Jacksonville.
Franklin Grove*•† ....Lee	See Dixon.
▲Freeport*•†...Stephenson	W. N. CRONKRITE.
Fulton*•† .....Whiteside	C. C. McMahon.
Galatia*•† .....Saline	A. E. Somers.
▲Gaiena*•† .....Jo Daviess	J. C. O'NEILL.
▲Galesburg*•†.....Knox	CARNEY, SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
" ..... "	JAMES T. WASSON. Commercial law and adjustments. Refers to any bank in city.
Galva*•† .....Henry	N. F. ANDERSON.
Gardner*•†..... Grundy	See Morris.
Genesco*•† ..... Henry	DUNHAM & FOSTER.
▲Geneva*•† .....Kane	W. R. S. HUNTER.
Genoa*•†.....De Kalb	A. S. Hollenbeak.
Georgetown*•† Vermilion	See Danville.
Gibson City*•†..... Ford	S. P. RADY.
Gifford*•†....Champaign	See Urbana.
Gillespie*•†.....Macoupin	J. M. Hampton.
Gilman*•† ..... Iroquois	Spencer S. Cone.
Girard*•† ..... Macoupin	Knotts & Terry.
▲Golconda*•† .....Pope	MOORE & BEAMES.
Golden*•† .....Adams	See Quincy.
GoodHope*•†McDonough	Agnew & Vose.
Grafton*•† ..... Jersey	See Jerseyville.
Grand Ridge*•†...La Salle	See Ottawa.
Grant Park*•● ..Kankakee	R. Richardson.
Grayville*•†.....White	T. G. Parker.
Greenfield*•†.....Greene	See Carrollton.
Greenup*•†.. Cumberland	W. H. McDonald.
Greenview*•†.....Menard	R. L. Walker.
▲Greenville*•†.....Bond	NORTHCOTT, FRITY & HOILES.
Gridley*•† .....McLean	C. M. Coyle.
Griggsville*•†.....Pike	See Pittsfield.
Grove City*.....Christian	See Pana.

Town and County.	Name.
Hamilton*•† .... Hancock	J. L. Miller.
Hammond*•† .....Platt	See Monticello.
Hamphire*•† .....Kane	See Elgin.
Hanover*.....Jo Daviess	See Galena.
▲Hardin* .....Calhoun	T. J. Selby.
▲Harrisburg*•† .....Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*•†.....McHenry	J. B. Lyon.
Harvel*•† ...Montgomery	See Springfield.
Harvey*•† .....Cook	I. J MOUSER.
▲Havana*•†.....Mason	WALLACE & LACEY.
Hebron*•†.....McHenry	See Harvard.
▲Hennepin*.....Putnam	W. H. CASSON.
Henry*•†.....Marshall	Fred S. Potter.
Herrick*•†.....Shelby	See Ramsey.
Herscher*•† ....Kankakee	See Kankakee.
Heyworth*•† .....McLean	See Bloomington.
Highland*•†.....Madison	Timothy Gruaz.
▲Hillsboro*•†.Montgomery	FRED A. RANDLE.
Hinckley*•†.....DeKalb	See Aurora.
Holcomb*•†.....Ogle	C. E. Oakes.
Homer*•†.....Champaign	See Champaign.
Hoopeston*•†..Vermilion	CHARLES L. CHAMBERLAIN.
Hopedale*•†.....Tazewell	See Pekin.
Hume*•† .....Edgar	T. J. Copfman.
Huntley*•†.....McHenry	See Woodstock.
Hutsonville*•† .Crawford	See Robinson.
Hyde Park† ..... Cook	See Chicago.
Illiopolis*•†.....Sangamon	S. P. Williams.
Ipava*•† ..... Fulton	W. A. Babcock.
Iuka*•† .....Marion	See Salem.
Ivesdale*•†....Champaign	See Monticello.
▲Jacksonville*•† ..Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*•†.....Jersey	O. B. Hamilton.
▲Joliet*•†.....Will	HILL, HAVEN & HILL. Refer to First National Bank.
▲Jonesboro*•† .....Union	Karraker & Lingle.
Joy*•† .....Mercer	See Aledo.
Kane*•† .....Greene	See Carrollton.
▲Kankakee*•†...Kankakee	H. K. WHEELER.
Kansas*•† .....Edgar	E. G. Rose.
Keithsburg*•† ....Mercer	L. D. Kirkpatrick.
Kenney*•† .....DeWitt	Scroggin & Co.
Kewanee*•†.....Henry	BLISH & LAWSON.
Kings*•† .....Ogle	See Oregon.
Kingston*•† .....DeKalb	See DeKalb.
Kinmundy*•† .....Marion	John F. Donovan.
Kirkland*•†.....DeKalb	See Au ora.
Kirkwood*•† .....Warren	See Monmouth.
Knoxville*•† .....Knox	E. A. Corbin.
▲Lacon*•†.....Marshall	B. W. WRIGHT.
Ladd*•† .....Bureau	J. W. BLEE.
Lafayette*•† .....Stark	See Toulon.
La Grange*•†.....Cook	F. L. Grant.
La Harpe*•†.....Hancock	L. S. McCrory.
La Moille*•†.....Bureau	H. A. Stanard.
Lanark*•† .....Carroll	C. W. Middlekauff.
La Rose*•†.....Marshall	C. H. Justis.
La Salle*•†.....La Salle	HASKINS & PENNICK.
Latham*•†.....Logan	F. A. Gasaway.
▲Lawrenceville*•† Lawr'ce	GEORGE W. LACKEY.
Leaf River*•†.....Ogle	George E. Johnson.
Leland*•†.....La Salle	L. B. Olmstead.
Lemont*•† .....Cook	See Lemont.
Lena*•† .....Stephenson	Andrew Hinds.
Le Roy*•† .....McLean	E. D. RIDDLE.
▲Lewistown*•† .....Fulton	HARRY M. WAGGONER.
Lexington*•†.....McLean	S. L. Smith.
Libertyville*•† .....Lake	Clarence N. Durand.
▲Lincoln*•† .....Logan	S. L. WALLACE.
Litchfield*•†Montgomery	McWilliams & Sons.
Little York*•†.... Warren	See Monmouth.
Laomi*•† .....Sangamon	Joseph Jones.
Lockport*•†.....Will	C. B. CHEADLE.
Loda*•†.....Iroquois	Nathan P. Goodell.
London Mills*•†... Fulton	M. T. Robinson.
Lostant*•†.....La Salle	See La Salle.
▲Louisville*•† .....Clay	Barnes & Rose.
Lovington*•†.....Moultrie	O. T. Atchison.
Mackinaw*•†....Tazewell	N. Campbell.
▲Macomb*•†..McDonough	NEECE & SON.
Macon*•† .....Macon	See Decatur.
Mahomet*•† ..Champaign	See Champaign.
Malta*•† .....DeKalb	D. F. Pease.
Manchester*•† .....Scott	Knight & Million.
Manhattan*•† .....Will	F. M. Fahey.
Manito*•† .....Mason	See Pekin.
Mansfield*•† .....Platt	C. F. Mansfield.
Manteno*•† ....Kankakee	Winfield S. Campbell
Maple Park*•† .....Kane	See Geneva.
Maquon*•† .....Knox	See Galesburg.
Marengo*•† .....McHenry	A. B. Coon.
▲Marion*•†.....Williamson	George W. Young.
Marissa*•†.....St. Clair	R. S. Hamilton.
Maroa*•†.....Macon	B. F. Shipley.
Marseilles*•†..... La Salle	See Ottawa.
▲Marshall*•† .....Clark	FRED J. BARTLETT.
Martinsville*•† .....Clark	H. Gasaway.
Marysville. ....Vermilion	See Danville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mascoutah*•† ....St. Clair	George F. Wombacher.
Mason City*† .....Mason	G. W. ELLSBERRY.
Mattoon*•† .....Coles	ANDREWS & VAUSE.
Mazon*•† .....Grundy	M. S. Denney.
McHenry*•† ....McHenry	H. C. Mead.
McLean*•†. .....McLean	See Atlanta.
▲McLeansboro*•† Hamilt'n	W. B. FLANNIGAN.
Mechanicsburg*...Sang'n	See Springfield.
Media*•† .....Henderson	See Oquawka.
Medora*•† .....Macoupin	J. W. Kitzmiller.
Melvin*•† .....Ford	J. M. Thompson.
Mendon*•† .....Adams	See Quincy.
Mendota*•† .....La Salle	JOHN F. MADDEN.
Meredosia*•† .....Morgan	See Jacksonville.
▲Metamora*•† ..Woodford	A. R. Rich.
▲Metropolis City*•† Massac	COURTNEY & HELM.
Milford*•† .....Iroquois	Kay & Kay.
Milledgeville*•† ..Carroll	See Mount Carroll.
Millington*•† ...Kendall	See Aurora.
Milton*.....Pike	N. A. Thornton.
Minier*•† ..... Tazewell	See Pekin.
Minonk*•† .....Woodford	THOMAS KENNEDY.
Minooka*•† ..... Grundy	John N. Edmonds.
Modesto*•† .....Macoupin	J. M. Allyn.
Moline*•† .....Rock Island	MCENIRY & MCENIRY.
Monmence*•† .... Kankakee	E. P. HARNEY.
Monica*•† ..... Peoria	See Peoria.
▲Monmouth*•† .....Warren	GRIER & STEWART.
▲Monticello*•† .....Piatt	C. A. Tatman.
▲Morris*•† ..... Grundy	E. SANFORD.
▲Morrison*•† ....Whiteside	L. T. Stocking.
Morrisonville*•† Christian	Fred A. Wagoner.
Morton*•† .....Tazewell	See Pekin.
▲Mound City*•† ....Pulaski	L. M. Bradley.
▲Mt. Carmel*•† ....Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*•† ..... Carroll	GEORGE L. HOFFMAN.
Mt. Morris*•† .....Ogle	H. G. Kauffman.
Mt. Olive*•† ....Macoupin	Thomas Williamson.
Mt. Pulaski*•† .....Logan	F. J. Tomlinson.
▲Mt. Sterling*•† .....Brown	Walter I. Manny.
▲Mt. Vernon*•† ..Jefferson	ALBERT WATSON.
Moweaqua*† .....Shelby	B. F. Pontius.
▲Murphysboro*•† .Jackson	HILL & MARTIN.
Naperville*•† ....Du Page	H. H. GOODRICH.
▲Nashville*•† .Washington	H. H. Hosmer.
Nat. Stock Yards*†.St. C.	See East St. Louis.
Nauvoo*•..... Hancock	G. A. RITTER.
Nebo*•† .....Pike	I. L. Lemmon.
Neoga*•† ....Cumberland	See Toledo.
Neponset*•† .....Bureau	See Princeton.
Newark*.....Kendall	N. P. Barnard, Jr.
New Berlin*...Sangamon	W. M. Warren.
New Boston*•† ....Mercer	M. Chamberlain.
New Holland*•† ...Logan	See Lincoln.
Newman*•† .....Douglas	W. W. Pepper.
▲Newton*•† .....Jasper	FITHIAN & DAVIDSON.
New Windsor*•† ..Mercer	W. H. Gladman.
Niantic*•† ..... Macon	See Decatur.
Nokomis*•†.Montgomery	D. H. Zepp.
Normal*•†..... McLean	R. L. Fleming.
Norris City*•† .....White	W. N. Green.
No. Henderson*•† Mercer	B. G. Widney.
Nunda*•† .....McHenry	L. D. Lowell, Jr.
Oakland*•† .....Coles	J. F. Green.
Oak Park*•† .....Cook	H. R. PEBBLES.
Odell*•† .....Livingston	M. E. Wright.
Ogden*•† .....Champaign	Wm. Brennan.
Ohio*•† ..... Bureau	H. S. Pomeroy.
Okawville*•† Washington	F. P. Tscharner.
▲Olney*•† .....Richland	H. G. MORRIS.
Onarga*•† .....Iroquois	I. Amerman, J. P
Oneida*•† .....Knox	See Galesburg.
▲Oquawka*•† ...Henderson	R. Cooper.
Orangeville*•†Stephenson	See Freeport.
▲Oregon*•† .....Ogle	FRANCIS BACON.
Orion*•† ..... Henry	M. L. Love.
▲Ottawa*•† .....La Salle	D. B. SNOW.
Palatine*•† .....Cook	C. S. Cutting.
Palmyra*•† .....Macoupin	J. B. Searcy.
Pana*•† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*•†..... Edgar	R. L. & G. M. McKINLAY.
Pawnee*•.....Sangamon	J. R. Kincaid.
Paw Paw*•† ..... Lee	C. F. Preston.
▲Paxton*•† .....Ford	KERR & LINDLEY.
Pearl City*•† .Stephenson	H. M. Dodds.
Pecatonica*•† Winnebago	C. C. Stevens.
▲Pekin*•† ..... Tazewell	PRETTYMAN & VELDE.
Penfield*•† ... Champaign	See Champaign.
▲Peoria*•†.....Peoria	COVEY & COVEY. Refer to Commercial National Bank and Home Savings & State Bank.
Peotone*•† .....Will	M. Collins.
Perry*.....Pike	G. W. Hinman.
Peru*•† .....La Salle	F. T. BEERS.
▲Petersburg*•† ....Menard	T. W. McNEELY.
Philo*•†.....Champaign	See Champaign.
▲Pinckneyville*•† ...Perry	W. T. Vaughn.
Piper City*•† .....Ford	John R. Lewis.
▲Pittsfield*•† .....Pike	A. C. BENTLEY.
Plainfield*•† ..... Will	G. D. Foster.
Plano*•† .....Kendall	E. W. Faxon.
Pleasant Plains*•† Sang'n	See Springfield.
Plymouth*•† ....Hancock	George E. Terry.
Polo*•† ..... Ogle	Fred Zick.
▲Pontiac*•† ....Livingston	H. H. McDOWELL.
Poplar Grove*•†... Boone	H. D. Blodgett.
Port Byron*• Rock Island	J. W. Simonson.
Potomac*•† ....Vermilion	See Danville.
Prairie City*•†.McDon'gh	E. A. Boynton.
▲Princeton*•† .....Bureau	OWEN J. LOVEJOY.
Princeville*•† .....Peoria	See Peoria.
Prophetstown*•† Whites'e	William Matthis.
Pullman*† .....Cook	See Chicago.
▲Quincy*•† .....Adams	EMMONS & EMMONS. Attorneys for Ricker National Bank, Quincy.
" ..... "	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*•† .....Fayette	E. B. Spurgeon.
Rankin*•† .....Vermilion	J. F. Campbell.
Rantoul*•† ....Champaign	L. A. Smyers.
Raritan*..... Henderson	See Stronghurst.
Ravenswood*† .....Cook	See Chicago.
Raymond*•† Montgomery	W. E. Witt.
Red Bud*•† .....Randolph	Alfred D. Riess.
Reynolds*•†..Rock Island	See Rock Island.
Richmond*•† ....McHenry	See Woodstock.
Richview*•†. Washington	Geo. T. Hoke.
Ridge Farm*•† Vermilion	H. C. Elliott.
Ridgway*•† .....Gallatin	Phillips & Wiedman.
Roanoke*•† ....Woodford	P. W. Morris.
Roberts*•† .....Ford	See Paxton.
▲Robinson*•† ....Crawford	Bradberry & McHatton.
Rochelle*•† .....Ogle	Francis E. Dresser.
▲Rockford*•†..Winnebago	MARSHALL & TAGGERT.
▲Rock Island*•† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*•† .....Cook	See Chicago.
Roodhouse*•†..... Greene	D. J. Sullivan.
Roseland† .....Cook	See Chicago.
Rosevile*•† ..... Warren	Leroy S. Scott.
Rossville*•† ....Vermilion	W. B. Redden.
▲Rushville*•† .....Schuyler	PHILIP E. MANN.
Rutland*•† .....La Salle	See Ottawa.
Sadorus*•† ....Champaign	See Urbana.
▲Salem*•† .....Marion	CHARLES E. JENNINGS.
Sandoval*•† ..... Marion	Charles F. Patterson.
Sandwich*•† .....De Kalb	John W. Blee.
San Jose*•† .....Mason	See Lincoln.
Saunemin*•† ..Livingston	W. P. Carrithers.
Savanna*•† .....Carroll	F. J. CAMPBELL.
Saybrook*•†..... McLean	George M. Nelson.
Scaton*•† .....Mercer	See Aledo.
Seneca*•†..... La Salle	C. H. R. Thomas.
Shabbona.....DeKalb	See Sycamore.
Shannon*•† .....Carroll	J. Martin.
▲Shawneetown*•†.Gallatin	Carl Roedel.
Sheffield*•† .....Bureau	See Buda.
▲Shelbyville*•† .....Shelby	WALTER C. HEADEN.
Sheldon*•† .....Iroquois	See Watseka.
Sheridan*•† .....LaSalle	See La Salle.
Sherrard† .....Mercer	See Aledo.
Shipman*•† .....Macoupin	See Carlinville
Sidell*•† .....Vermilion	See Danville.
Sidney*•† .....Champaign	W. A. Vaden.
Sigel*•† ....Shelby	E. Kunkler.
Smithfield*•† .....Fulton	See Lewistown.
Smithshire*•† ..... Warren	See Monmouth.
Somonauk*•† .....DeKalb	W. A. Dennis.
Sorento*•†..... ....Bond	John Driskill.
South Chicago*•†....Cook	See Chicago.
South Evanston*•†...Cook	See Chicago.
Sparta*•† .....Randolph	R. J. Goddard.
¶▲Springfield*..Sangamon	CHAPIN & WOODRUFF. Refer by permission to Illinois National Bank.
Spring Valley*•†..Bureau	Wm. Hawthorne.
Stanford*•† .....McLean	G. E. Hiner.
Staunton*•† ....Macoupin	R. E. DORSEY.
St. Anne*•† ....Kankakee	W. G. Brooks.
St. Charles*•† .....Kane	T. E. Ryan.
St. Elmo*•†. .....Fayette	J. H. Atterbury.
St. Joseph*•†. Champaign	See Champaign.
Sterling*•† .... Whiteside	J. & J. DINSMOOR.
Stewardson*•†.....Shelby	E. Boggs.
Stillman Valley*•†...Ogle	See Oregon.
Stockton*•†...Jo Daviess	W. S. Eaton.
Stone Fort*•† .....Saline	J. M. Walden.
Stonington*•† ..Christian	See Taylorville.
Streator*•†..... ....La Salle	H. N. RYON & SON
Stronghurst*•†Henderson	R. F. Robinson.
▲Sullivan*•† .....Moultrie	J. R. & W. EDEN.
Sumner*•† .....Lawrence	S. C. Lewis.
▲Sycamore*•† .....DeKalb	H. T. SMITH.
Table Grove*•†.....Fulton	See Lewistown.
Lalula*•† ..... Menard	J. J. Baker.
Tamaroa*•† .....Perry	See DuQuoin.
Tampica*•† .....Whiteside	White & Sheldon.
▲Taylorville*•†...Christian	J. C. McBRIDE.
Thawville*•†.....Iroquois	See Gilman.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Tinley Park*•† ..... Cook	See Chicago.
Tiskilwa*•† ..... Bureau	John H. Welsh.
▲Toledo*•†.... Cumberland	CHARLES M. CONNOR.
Tolono*•†..... Champaign	W. A. Perkins.
Tolucа*•†..... Marshall	W. Hawthorne.
Tonica*•†..... La Salle	Henry Gunn.
▲Toulon*•†..... Stark	B. F. Thompson.
Tremont*•† ..... Tazewell	See Pekin.
Trenton*•†..... Clinton	W. S. Londen.
Troy*•† ..... Madison	Miller & Ritchie.
▲Tuscola*•†..... Douglas	J. D. CHADWICK.
Union Hills†... Kankakee	See Kankakee.
▲Urbana*•† .... Champaign	CUNNINGHAM & BOGGS.
Utica*•†..... La Salle	J. B. Cunniff.
▲Vandalia*•†..... Fayette	HENRY & HOUSTON.
Varna*•†..... Marshall	See Lacon.
Vermont*•† ..... Fulton	J. C. Phillips.
Versailles*•† ..... Brown	See Mount Sterling.
▲Vienna*•†..... Johnson	P. T. Chapman.
Viola*•†..... Mercer	See Aledo.
Virden*•† ..... Macoupin	H. C. Simons.
▲Virginia*•†..... Cass	J. N. GRIDLEY.
Waggoner*•†Montgom'ry	See Hillsboro.
Walnut*•†..... Bureau	M. A. Stiver.
Warren*•†..... Jo Daviess	W. H. Glasgow.
Warrenburg*•†.... Macon	See Decatur.
Warsaw*•† ..... Hancock	JOHN W. MARSH.
Washburn*•† .. Woodford	George P. Gill.
Washington*•†.. Tazewell	John W. Dougherty.
Wataga*•† ..... Knox	See Galesburg.
▲Waterloo*•† ..... Monroe	JOSEPH W. RICKERT.
Waterman*•† .... De Kalb	See Sycamore.
▲Watseka*•† ..... Iroquois	A. F. GOODYEAR.
▲Waukegan*•†..... Lake	J. K. ORVIS.
Waverly*•† .... Morgan	E. Etter.
Waynesville*•†... De Witt	See Clinton.
Weldon*•†..... De Witt	See Clinton.
Wellington*•† ... Iroquois	See Watseka.
Wenona*•† ..... Marshall	J. H. Jackson.
West Brooklyn*•† .... Lee	See Dixon.
West Chicago*•†. Du Page	C. D. Clark.
Westfield*•† ..... Clark	J. L. Pratt.
West Pullman*•†.... Cook	See Chicago.
West Salem*•† .. Edwards	J. A. Lopp.
▲Wheaton*•†..... Du Page	WILLIAM NUNN.
White Hall*•†..... Greene	Mark Meyerstein.
Williamsfield*•† .... Knox	See Galesburg.
Williamsville*•† Sanga'on	See Springfield.
Wilmington*•† ..... Will	J. W. Johnson.
▲Winchester*•† ..... Scott	JAMES A. WARREN.
Windsor*•† ..... Shelby	George C. Smith.
Winnetka*•† ..... Cook	See Chicago.
Winslow*•†... Stephenson	See Freeport.
Woodhull*•†..... Henry	A. C. Peck, Jr.
▲Woodstock*•† .. McHenry	V. S. LUMLEY.
Wyanet*•†..... Bureau	See Princeton.
Wyoming*•† ..... Stark	Frank Thomas.
Xenia*•† ..... Clay	W. S. Morgan.
Yates City*•† ..... Knox	T. J. Kightlinger.
▲Yorkville*•†..... Kendall	John Fitzgerald.

INDIANA.

Town and County.	Name.
Akron*•† ..... Fulton	S. N. Shester.
Albany*•†..... Delaware	O. Dowden.
▲Albion*•† ..... Noble	THOMAS M. EELLS.
Alexandria*•† ... Madison	SHANNON & RIZER.
Ambia*•†..... Benton	W. Lee Bartlett.
▲Anderson*•† .... Madison	HENRY McMAHAN & VANOSDOL.
▲Angola*•† ..... Steuben	S. A. WOOD.
Arcadia*•†..... Hamilton	L. N. Gilliam.
Argos*•†..... Marshall	A. W. Boggs.
Ashley*•†..... Steuben	George Strayer.
Attica*•†..... Fountain	ISAAC E. SCHOONOVER.
▲Auburn*•† ..... De Kalb	F. L. WELSHEIMER.
Aurora*•† ..... Dearborn	DOWNEY & SHUTTS.
Batesville*•† .... Ripley	M. R. Connelley.
▲Bedford*•†..... Lawrence	BROOKS & BROOKS.
Bern*•†..... Adams	Kelly & Marner.
▲Bloomfield*•† .... Greene	HARVEY W. LETSINGER.
▲Bloomington*•† .. Monroe	LEE & GRIMES.
▲Bluffton*•† ..... Wells	MASON, BRICKLEY & KOCHER.
▲Boonville*•†. .... Warrick	C. W. ARMSTRONG.
Boswell*•† ..... Benton	A. B. McAdams.
Bourbon*•†..... Marshall	J. D. Chaplin.
▲Brazil*•† ..... Clay	GEORGE A. KNIGHT.
Bremen*•†..... Marshall	C. F. Arthur.
Bristol*•†..... Elkhart	Harvey W. Kautz.
Brook*•†..... Newton	Rich & Stonehill.
Brookston*•† ..... White	Gutherie & Bushell.
▲Brookville*•† ... Franklin	GEORGE F. O'BYRNE.
▲Brownstown*•†.. Jackson	APPLEWHITE & APPLEWHITE.
Butler*•†..... DeKalb	Andrew J. Baxter.
Cambridge City*•† Wayne	E. Kepler.
Camden*•† ..... Carroll	P. Ray.
▲Cannelton*•† ..... Perry	C. A. WEATHERS.
Carlisle*•†..... Sullivan	W. B. Akin.
Carthage*•† ..... Rush	See Rushville.
Cayuga*•†..... Vermilion	J. H. Brown.
Chalmers*•†..... White	E. R. Price.
Charlestown*•†..... Clark	W. H. Watson.
Chesterton*•†..... Porter	F. F. Morony.
Chrisney*•† ..... Spencer	See Rockport.
Churubusco*•†... Whitley	W. S. Gandy.
Cicero*•† ..... Hamilton	R. P. Neal.
Clay City*•†..... Clay	GEORGE W. WILTSE.
Clayton*•† .... Hendricks	See Greencastle.
Clinton*•† ..... Vermilion	D. C. JOHNSON.
Colfax*•†..... Clinton	F. M. Goldsberry.
▲Columbia City*•† Whitley	ANDREW A. ADAMS.
▲Columbus*•† Bartho'mew	COOPER & COOPER.
▲Connersville*•† .. Fayette	McKEE, LITTLE & FROST.
Converse*•†..... Miami	John W. Edward.
Corunna*•† ..... DeKalb	See Auburn.
▲Corydon*..... Harrison	George W. Self.
▲Covington*•† ... Fountain	LUCAS NEBEKER.
▲Crawfordsville*•† M'ntg'y	FINLEY P. MOUNT.
▲Crown Point*•† ..... Lake	J. KOPELKE.
Culver*..... Marshall	V. P. Kirk.
Daleville*•†..... Delaware	F. & M. Banks.
Dana*•† ..... Vermilion	E. B. James.
▲Danville*•† ..... Hendricks	HOGATE & CLARK.
Darlington*•† Montgom'y	A. N. Cave.
▲Decatur*•† ..... Adams	FRANCE & MERRIMAN.
▲Delphi*•†..... Carroll	John H. Gould.
Dillsboro*•† .... Dearborn	W. C. D. Stevenson.
Dunkirk*•† ..... Jay	J. T. Day.
Earl Park*•† ..... Benton	Fraser & Isham.
East Chicago*•† ..... Lake	See Hammond.
Eaton*•† ..... Delaware	W. H. Younts.
Edinburg*•† ..... Johnson	A. S. Helms.
Elizabethtown*•† Barth'w	J. H. Bradford.
Elkhart*•† ..... Elkhart	LEVY CHAMBERLAIN.
Ellettsville*•† .... Monroe	See Bloomington.
Elwood*•† ..... Madison	WARD L. ROACH.
▲English*•† ..... Crawford	John H. Luckett.
▲Evansville*•† Vand'burgh	GEORGE A. CUNNINGHAM, Attorney for First National Bank.
Fairmount*•† ..... Grant	Chas. T. Parker.
Farmland*•†.... Randolph	John A. Moorman.
Flora*•† ..... Carroll	W. A. Pruitt.
Fort Branch*•†.... Gibson	See Mt. Vernon.
Fortville*•†..... Hancock	Joseph Bills.
▲Fort Wayne*•†..... Allen	PERRY A. RANDALL. Refers to all the Fort Wayne banks named herein.
▲Fowler*•† ..... Benton	ERNEST A. CURTIS.
Francesville*•† ... Pulaski	See Winamac.
▲Frankfort*•†..... Clinton	J. C. FARBER.
▲Franklin*•† ..... Johnson	MILLER & BARNETT.
Frankton*•† ..... Madison	W. B. FOLEY.
Fremont*•†..... Steuben	J. G. Yeagley.
Galveston*•† ..... Cass	B. B. RICHARDS.
Garrett*•† ..... De Kalb	MYERS & MOUNTZ.
Gas City*•† ..... Grant	J. R. Hadley.
Geneva*•† ..... Adams	William Drew.
Goodland*•†..... Newton	J. W. Oswald.
▲Goshen*•† ..... Elkhart	BAKER & MILLER.
Gosport*•† ..... Owen	E. S. Davis.
▲Greencastle*•† ... Putnam	JOHN H. JAMES.
▲Greenfield*•† ... Hancock	SAMUEL A. WRAY.
▲Greensburg*•† ... Decatur	MOORE & DAVIS.
Greentown*•† .... Howard	S. J. Cooper.
Greenwood*•† ... Johnson	J. F. Crawford.
Hagerstown*•† .... Wayne	B. F. Mason.
Hamilton*•† ..... Steuben	See Auburn.
Hammond*•† ..... Lake	VIRGIL S. REITER.
▲Hartford City*•† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*•† ..... Porter	King & Scott.
Hillsboro*•† .... Fountain	John W. Newlin.
Hobart*•†..... Lake	J. H. Conroy.
Hope*•† ..... Bartholomew	W. N. Aikin.
Huntingburg*•† .. Dubois	LEO H. FISHER.
▲Huntington*•†. Hunt'gton	SPENCER & BRANYAN.
¶▲Indianapolis*•† .. Marion	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. For responsibility and trustworthiness, refer to any bank in city. In important matters wire Fletcher's Bank, Merchants, or Indiana National at our expense.
Jamestown*•† ..... Boone	Wm. Darnell.
▲Jasper*•† ..... Du Bois	Traylor & Hunter.
▲Jeffersonville*•†.... Clark	S. S. JOHNSON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Jonesboro*•† .....Grant	L. I. Baker.
Kendallville*•† .....Noble	JAMES GRAVES.
▲Kentland*•† .....Newton	Frank A. Comparet.
Kewanna*•† .....Fulton	F. L. WAGNER.
Kingman*•† .....Fountain	See Covington.
Kirklin*•† .....Clinton	George T. Williams.
Knightstown*•† ....Henry	C. D. MORGAN.
▲Knox*•† .....Starke	GOULD & PETERS.
▲Kokomo*•† .....Howard	KIRKPATRICK, MORRISON & McREYNOLDS.
Ladoga*•† ...Montgomery	George A. Harney.
▲La Fayette*•† .. Tip'canoe	WILBERF. SEVERSON. Refers to First National Bank.
La Fontaine*•† .. Wabash	See Wabash.
▲La Grange*•† ..La Grange	R. D. MACHAN.
▲La Porte*•† .....La Porte	OSBORN & SALLWASSER.
Laurel*•† .....Franklin	John O'Hair.
▲Lawrenceburg*•† Dearb'n	ROBERTS & STAPP.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*•† .....Boone	SAMUEL R. ARTMAN.
▲Liberty*•† .....Union	Albert Davis.
Ligonier*•† .....Noble	W. H. Wigton.
Lima*•† .....La Grange	See La Grange.
Linton*•† .....Greene	See Bloomfield.
▲Logansport*•† .....Cass	MAGEE & FUNK.
Loogootee*•† ..... Martin	Henry Wood.
Lowell*•† ..... Lake	S. C. Dwyer.
Lynn*•† .....Randolph	See Winchester.
Macy*•† .....Miami	Charles Palmer.
▲Madison*•† ..... Jefferson	W. O. FORD.
Manilla*•† .....Rush	George S. Jones.
Marengo*•† .....Crawford	W. H. Byrum.
▲Marion*•† .....Grant	GEORGE G. WHARTON.
Markle*•† ....Huntington	W. S. Smith.
Marshall*•† .....Parke	See Rockville.
▲Martinsville*•† ...Morgan	C. G. Renner.
Medaryville*•† ....Pulaski	See Winamac.
Mentone*•† ....Kosciusko	J. F. Johnson.
Michigan City*•† .Laporte	H. B. TUTHILL.
Middlebury*•† ....Elkhart	M. G. Hoover.
Middletown*•† .....Henry	E. L. Elliott.
Milford*•† .....Kosciusko	S. J. North.
Mishawaka*•†. St. Joseph	E. Voll Bingham.
Mitchell*•† .....Lawrence	D. H. Ellison.
Monon*•† .....White	NOBLE J. YORK.
Monroeville*•† .....Allen	E. W. Meeks.
Montezuma*•† .. ...Parke	See Rockville.
▲Monticello*•† .....White	GUTHRIE & BUSHNELL.
Montpelier*•† ..Blackford	C. W. Kinnan.
Mooresville*•† .....Morgan	Jas. M. Bishop.
Morocco*•† .....Newton	Davis & Dunlap.
Morristown*•† ....Shelby	K. M. Hord.
▲Mount Vernon*•† ..Posey	E. M. SPENCER.
Mulberry*•† .....Clinton	W. H. Peter.
▲Muncie*•† .....Delaware	GREGORY, SILVERBURG & LOTZ Attorneys for Delaware County National Bank.
Nappanee*•† ..... Elkhart	P. A. Early.
▲Nashville* ..... .Brown	R. L. Coffey.
▲New Albany*•† .....Floyd	ALEXANDER DOWLING.
New Carlisle*•† .St.Jos'ph	S. C. Lancaster.
▲New Castle*•† .....Henry	M. E. Forkner.
New Harmony*•† . Posey	Henry Hunsdon.
New Paris*•† .....Elkhart	A. J. Pickering.
▲Newport*•† .....Vermillion	C. W. Ward.
New Richmond*•† .M'tg'y	A. Ebrite.
▲Noblesville*•† ..Hamilton	CHRISTIAN & CHRISTIAN.
North Judson*•† ..Starke	G. T. Menish.
No. Manchester*•† W'b'sh	B. F. CLEMANS.
North Salem*•† .Hendr'ks	See Danville.
North Vernon*•† ..Jen'gs	LINCOLN DIXON.
Oakland City*•† .....Gibson	A. C. Woodruff.
Odon*•† .....Daviess	J. D. Laughlin.
Orleans*•† .....Orange	John J. Lingle.
Osgood*•† ....Ripley	R. A. Creigmile.
Otterbein*•† .....Benton	See La Fayette.
Owensville*•† .... Gibson	A. W. Sprague.
Oxford*•† .....Benton	See Fowler.
▲Paoli*•† .....Orange	T. B. Buskirk.
Patriot*†.....Switzerland	See Vevay.
Pendleton*•† ....Madison	C. E. Goodrich.
Pennville* .....Jay	Joseph H. Sell.
Perrysville*•† .Vermillion	See Newport.
▲Peru*•† .....Miami	MILTON KRAUS.
▲Petersburg*•† .....Pike	Posey & Chappell.
Pierceton*•† ....Kosciusko	J. H. Taylor.
Pittsboro*•† ...Hendricks	See Danville.
Plainfield*•† ...Hendricks	Eli Johnson.
▲Plymouth*•† .....Marshall	JOHN W. PARKS.
▲Portland*•† .....Jay	JOHN M. SMITH.
Poseyville*•† .....Posey	James Kilroy.
▲Princeton*•† .....Gibson	THOMAS R. PAXTON.
Redkey*•† .....Jay	George N. Edgar.
Remington*•† .....Jasper	Ira V. Yeoman.
▲Rensselaer*•† .....Jasper	MORDECAI F. CHILCOTE.
Reynolds*•† .....White	See Monticello.
▲Richmond*•† .....Wayne	JACKSON & STARR.
Ridgeville*•† ...Randolph	N. W. Ferguson.
▲Rising Sun*•† .....Ohio	Coles & Hall.
Roachdale*•† .....Putnam	See Greencastle.
Roann*•† ..... Wabash	A. W. Hoffman.
Roanoke*•† ..Huntington	See Huntington.
▲Rochester*•† .....Fulton	HOLMAN & STEPHENSON.
▲Rockport*•† .....Spencer	Elbert M. Swain.
▲Rockville*•† ..... Parke	Elwood Hunt.
Rossville*•† .....Clinton	John C. Rogers.
Royal Center*•† .....Cass	M. W. Kistler.
▲Rushville*•† .....Rush	CULLEN, MARTIN & MEGEE.
Russellville*•† ....Putnam	J. Burnside.
▲Salem*•† .....Washington	Alspaugh & Lawler.
▲Scottsburg*•† .....Scott	EUGENE HOUGH.
Seymour*•† .....Jackson	O. H. MONTGOMERY.
▲Shelbyville*•† .....Shelby	LOVE & MORRISON.
Sheridan*•† .....Hamilton	A. C. PEARSON.
Shipshewana*•†LaGrange	J. W. Nusbaum.
Shoals*•† .....Martin	J. T. Rogers.
Silver Lake*•† .Kosciusko	O. B. Wells.
▲South Bend*•† .St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*•† Whitley	F. B. Moe.
▲Spencer*•† .....Owen	WILLIS HICKAM.
Spiceland*•† .....Henry	H. G. Gergin.
St. Joe Station*•† DeKalb	See Auburn.
▲Sullivan*•† .....Sullivan	JOHN S. BAYS.
Summitville*•† ..Madison	W. S. Beeson.
Swayzee*•† ..... Grant	Long & Cassell.
Syracuse*•† ...Kosciusko	See Goshen.
Tell City* ..... .Perry	John T. Patrick.
▲Terre Haute*•† .....Vigo	B. V. MARSHALL.
Thorntown*•† .....Boone	See Lebanon.
▲Tipton*•† .....Tipton	Beauchamp & Mount.
Union City*•† ..Randolph	THEO. SHOCKNEY.
Upland*•† .....Grant	G. A. Dentler.
▲Valparaiso*•† .....Porter	A. D. BARTHOLOMEW.
Veedersburg▲*† .Fountain	Charles Reinster.
▲Vernon*•† .....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*•† .....Switzerland	Carroll S. Tandy.
▲Vincennes*•† . .....Knox	REILY & EMISON.
▲Wabash*•† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*•† ..... Elkhart	Harrington & Bechtel.
Walkerton*•† . St. Joseph	W. A. Dailey.
Warren*•† ....Huntington	L. L. Simons.
▲Warsaw*•† ....Kosciusko	S. D. WIDAMAN.
▲Washington*•† .. Daviess	THARP & DOWNEY.
Waterloo*•† ..... De Kalb	C. M. Phillips.
Waveland*•†Montgomery	L. E. Ack-r.
Waynetown*•†M'tgomery	H. M. Billings.
W. College Corner . Union	See College Corner, Ohio.
Westfield*•† ....Hamilton	Kane & Kane.
West Lebanon*•† .Warren	John R. Crask.
▲West Shoals ..... Martin	See Shoals.
Westville*•† .....La Porte	See La Porte.
Whiting*•† ..... .Lake	J. G. Erdlitz.
▲Williamsport*•† ..Warren	C. V. McAdams.
▲Winamac*•† .....Pulaski	WARREN W. BORDERS.
▲Winchester*•† ..Randolph	JAMES S. ENGLE.
Windfall*•† ..... .Tipton	E. A. Mock.
Wingate*•† .Montgomery	See Crawfordsville.
Wolcott*•† ..... .White	See Monticello.
Wolcottville*•†La Grange	T. A. Redmond.
Worthington*•† ..Greene	H. C. Shaw.
Zionsville*•† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Ardmore*•† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*•† Choctaw Nation	J. G. Ralls.
Chelsea*•†..Cherokee Na.	J. D. Cox.
Chickasha*•† Ch'k's'wNa.	Riddle & Payne.
Claremore*•† Cher'k'eNr.	DAVENPORT & HALL.
Davis*•† ....Chickasaw Na.	See Ardmore.
Duncan*•†. Chickasaw Na.	H. B. Lockett.
Fairland*•† Cherokee Na.	LAKE MOORE.
Marietta*•† .....Pickens	See Ardmore.
Marlow*•† Chickasaw Na.	W. A. Proctor.
Miami*•† ..... .Peoria Na.	H. H. McCluer.
Minco*•†..Chickasaw Na.	See Chickasha.
Muscogee*•† Creek Nation	HUTCHINGS & WEST.
▲Okmulgee*. Creek Nation	See Muscogee.
Pauls Valley*•†C'k's'wNa.	LEDBETTEL, BLEDSOE & THOMPSON.
Purcell*•†. Chickasaw Na.	JOHNSON & CARTER.
Ryan*•†...Chickasaw Na.	J. M. Adams.
▲S. McAlester*•†Ch't'wNa.	Craig & Kellogg.
▲Tahlequah*. Cherokee Na.	Buster & McBride.
▲Tishomingo*. C'kas'w Na.	Treadwell & Lucas.
Tulsa*•† ....Creek Nation	Poe & Campbell.
Vinita*•† ...Cherokee Na.	D. H. Wilson. Refers to First National Bank.
Wagoner*•† Creek Nation	Hunt & Freeman.
▲Wewoka*•†. Seminole Na.	See Muscogee.
Wynnew'd*•† C'kas'w Na.	Cyrus G. Kean.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

IOWA.

Town and County.	Name.
Ackley*† .....Hardin	J. S. Roberts.
Adair*† .....Adair	G. B. Lynch.
▲Adel*† .....Dallas	P. S. HARRIS.
Afton*† .....Union	H. P. Armitage.
Ainsworth*†Washington	See Washington.
Akron*†.....Plymouth	M. A. Agnes.
▲Albia*† .....Monroe	L. T. RICHMOND.
Alden*† .....Hardin	M. J. Furry.
Alexander*† .....Franklin	See Hampton.
▲Algona*†.....Kossuth	SULLIVAN & McMAHON.
Allerton*† ..... Wayne	See Corydon.
▲Allison*†.....Butler	W. S. Montgomery.
Almora*† .....Delaware	See Manchester.
Alta*† .....BuenaVista	H. F. Schultz.
Alton*† .....Sioux	G. W. Pitts.
Altoona*† ..... Polk	See Des Moines.
Alvord*† ..... Lyon	J. D. Stewart.
Ames*†.....Story	McCarthy & Lee.
▲Anamosa*† .....Jones	ELLISON, ERCANBRACK & LAWRENCE.
Anita*†.....Cass	Bruce & Ziegler.
Anthon*†.....Woodbury	H. B. Wailing.
Aplington*†.....Butler	F. B. Royce.
Arlington*†..... Fayette	James Cooney.
Armstrong*†....Emmett	J. P. Wishard.
Arthur*† .....Ida	See Ida Grove.
Ashton*† .....Osceola	See Sibley.
Atkins*† .....Benton	See Vinton.
▲Atlantic*† ..... Cass	JAMES B. BRUFF.
Audubon*†.....Audubon	THEO. F. BYERS.
Aurelia*† .....Cherokee	W. A. Goodburn.
Aurora*† .....Buchanan	See Independence.
Avoca*† ..Pottawattamie	J. L. Blanchard.
Ayrshire*†.....Palo Alto	See Emmetsburg.
Badger*† ..... Webster	See Fort Dodge.
Bagley*† ..... Guthrie	See Guthrie Center.
Bancroft*† .....Kossuth	P. M. Barslow.
Barnes*† .....Mahaska	E. B. Skinner.
Bartlett*† ..... Fremont	C. H. Harris.
Batavia*† .....Jefferson	M. B. Sparks.
Battle Creek*†.....Ida	H. L. Hastings.
Baxter*† .....Jasper	H. Silwold.
Bayard*†.....Guthrie	M. J. Hallinan.
Beaconsfield*† .Ringgold	See Mount Ayr.
Beaman*† .....Grundy	H. H. Beaman.
▲Bedford*† .....Taylor	CRUM & JAQUA.
Belle Plaine*†....Benton	T. H. MILNER.
Bellevue*† ..... Jackson	Cole & Cole.
Belmond*† .....Wright	W. E. BULLARD.
Bennett*†.....Cedar	See Tipton.
Birmingham*† Van Bur'n	W. S. Allen.
Blairsburg*†.....Hamilton	See Webster City.
Blairstown*†.....Benton	P. H. Lynch.
Blanchard*† .....Page	Frank Hooker.
Blencoe*† .....Monona	See Onawa.
Blockton*†.....Taylor	GEORGE SPENCE.
▲Bloomfield*†.....Davis	PAYNE & SOWERS.
Bode*† .....Humboldt	See Humboldt.
Bonaparte*†...Van Buren	See Keokuk.
Bondurant*†.....Polk	W. T. Scott.
▲Boone*† .....Boone	WHITAKER & DALE.
Boyden*† ..... Sioux	John Connell.
Braddyville*† ..... Page	See Clarinda.
Bradgate*†....Humboldt	See Humboldt.
Brayton*† .....Audubon	See Exira.
Breda*†.....Carroll	See Carroll.
Bridgewater*†.....Adair	See Greenfield.
Brighton*†..Washington	Edward Deeds.
Bristow*† .....Butler	N. A. Foote.
Britt*†.....Hancock	John F. Thompson.
Brooklyn*†...Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*†Win'b'go	J. E. Howard.
▲Burlington*†.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bk.
Burt*†.....Kossuth	See Algona.
Bussey*†.....Marion	Theodore West.
Calamus*†.....Clinton	See De Witt.
Callender*†.....Webster	See Fort Dodge.
Calmar*† ... Winneshiek	J. B. Kaye.
Calumet*†.....O'Brien	See Primgar.
Cambridge*†.....Story	D. W. C. Beck.
Cantril*† .....Van Buren	Henry T. Cox.
Carlisle*† .....Warren	C. H. Kegley.
▲Carroll*† ..... Carroll	THOMAS F. BARBEE.
Carson*†.Pottawattamie	Frank Shiner.
Cascade*†.....Dubuque	J. C. Kelly.
Casey*†.....Guthrie	F. H. Noble.
Castana*†.....Monona	See Mapleton.
Cedar Falls*.Black Hawk	J. C. SCOTT.
Cedar Rapids*† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
Center Point*†.....Linn	H. C. Pruity.
▲Centerville*†.Appanoose	C. F. HOWELL.
Central City*† .....Linn	See Cedar Rapids.
▲Charlton*†.....Lucas	STEWART& BARTHOLOMEW.
▲Charles City*† .....Floyd	P. W. Bt RR.
Charlotte*† .....Clinton	See Delmar.
Charter Oak*†.Crawford	Harding & Harding.
Chelsea*†.....Tama	See Tama.
▲Cherokee*† .....Cherokee	THOMAS McCULLA.
Chester*†.....Howard	See Cresco.
Churdan*†.....Greene	See Jefferson.
Cincinnati*†..Appanoose	J. C. McDonald & Bro.
Clare*† .....Webster	See Fort Dodge.
Clarence*† .....Cedar	George McLeod.
▲Clarinda*† .....Page	T. E. CLARK.
▲Clarion*† .....Wright	NAGLE & NAGLE.
Clarksville*† .....Butler	J. R. Fletcher.
Clearfield*† .....Taylor	Smith & Plummer.
Clear Lake*†Cerro Gordo	D. W. HURN.
Cleghorn*† .....Cherokee	See Sioux City.
Clermont*†.....Fayette	John Rosford.
▲Clinton*†.....Clinton	CHASE & SEAMAN. Long distance Bell telephone, No. 88. References: City National Bk; Chicago, Northern Trust Co.
Clio*†.....Wayne	See Corydon.
Coggon*† .....Linn	See Cedar Rapids.
Coin*†.....Page	B. V. Draper.
Colesburg*† .....Delaware	See Manchester.
Colfax*† ..... Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*† .....Story	E. H. Addison.
Colo*†.....Story	See Nevada.
Columbus Junc.*†Louisa	F. M. MOLSBERRY.
Conrad*† .....Grundy	W. A. Eckles.
Conway*†.....Taylor	A. A. Leachy.
Coon Rapids*†.....Carroll	J. W. Lee.
▲Corning*† .....Adams	D. H. MEYERHOFF.
Correctionville*† Wo'd'y	Earl Edmunds.
Corwith*†.....Hancock	C. R. Wood.
▲Corydon*†.....Wayne	MILES & STEELE.
▲Council Bluffs*†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*† Wash'n	See Washington.
▲Cresco*†.....Howard	REED & REED.
▲Creston*† .....Union	SULLIVAN & SULLIVAN.
Cumberland*†.....Cass	Curtis, Follett & Curtis.
Curlew*† .....Palo Alto	A. P. Roberts.
Cushing*† ....Woodbury	See Holstein.
▲Dakotah*†. ....Humboldt	A. D. Bicknell.
Dallas Center*† ...Dallas	See Adel.
Dana*†.....Greene	See Grand Junction.
Danbury*† ....Woodbury	C. N. Jepson.
▲Davenport*† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*†.....Decatur	J. H. Kling.
Dayton*†.....Webster	J. H. Lindburg.
Decatur*†.....Decatur	JOHN S. SHIELDS.
▲Decorah*† ..Winneshiek	H. F. BARTHELL.
Dedham*†.....Carroll	See Carroll.
Deep River*†.Poweshiek	See Montezuma.
Defiance*† .....Shelby	B. F. Freeman.
Delmar*† .....Clinton	H. W. Fienniken.
▲Denison*† .....Crawford	J. P. CONNER.
Derby*†.....Lucas	J. J. George.
¶▲Des Moines*†.....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. Reference: Any bank in the city.
" ..... "	DALE & BISSEL, Bradstreet's local attorneys. Reference: Iowa National Bank.
De Soto*†.....Dallas	See Adel.
De Witt*†.....Clinton	R. B. WOLFE.
Dexter*† .....Dallas	W. T. Sharp.
Diagonal*† .....Ringgold	E. H. Stringham.
Dickens*†.....Clay	See Spencer.
Doon*†.....Lyon	John P. Tinley.
Dow City*†....Crawford	See Denison.
Dows*†.....Wright	I. C. Fenninger.
▲Dubuque*† .... Dubuque	LINDSAY & ALLISON. Refer to any banker or jobber in Dubuque.
Dumont*†.....Butler	See Allison.
Duncombe*†....Webster	See Ft. Dodge.
Dunlap*†.....Harrison	Stanley E. Wilmot.
Durant*†.....Cedar	D. H. Smoke.
Dyersville*†....Dubuque	A. M. UTT.
Dysart*†.....Tama	See Vinton.
Eagle Grove*†...Wright	McGRATH & BRYAN.
Earlham*† .....Madison	C. B. Johnson.
Earling*†.....Shelby	See Harlan.
Earlville*†.....Delaware	W. I. Milien.
Early*†.....Sac	See Sac City.
East Peru*.....Madison	See Winterset.
Eddyville*†.....Wapello	R. W. Boyd.
Edgewood*†.....Clayton	L. B. Blanchard.
Elberon*†.....Tama	E. P. Scrable.
Eldon*†.....Wapello	J. E. Varnum.
▲Eldora*†.....Hardin	CHARLES L. HAYS.
Elgin*†.....Fayette	C. G. Graham.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Elkader*•† ..... Clayton	W. A. Preston.
Elliott*•† ... Montgomery	Edward Mills.
Ellsworth*• .... Hamilton	See Webster City.
Elma*•† ..... Howard	H. L. Spaulding.
Emerson*•† ..... Mills	See Carson.
▲Emmetsburg*•† Palo Alto	D. B. ROBERTS.
Epworth*•† ..... Dubuque	See Dubuque.
Essex*•† ..... Page	See Shenandoah.
▲Estherville*•† ..... Emmet	GEORGE W. ADAMS.
Everly*•† ..... Clay	W. O. Striker.
Extra*•† ..... Audubon	I. S. Statzell.
Fairbank*•† .... Buchanan	See Independence.
▲Fairfield*•† ..... Jefferson	ROLLIN J. WILSON.
Farley*•† ..... Dubuque	See Deyersville.
Farmington*•† Van Buren	Stone, Carr & McCrary.
Farnhamville*•† Calhoun	See Rockwell City.
Farragut*•† .... Fremont	See Sidney.
Fayette*•† ..... Fayette	T. D. Peterman.
Fertile* ..... Worth	See Northwood.
Floyd*•† ..... Floyd	See Charles City.
Fonda*•† ..... Pocahontas	Z. C. Bradshaw.
Fontanelle*•† ..... Adair	Charles T. Launder.
▲Forest City*•† Winnebago	C. H. KELLEY.
▲Fort Dodge*•† ... Webster	FRANK FARRELL.
▲Fort Madison*•† ..... Lee	J. D. M. HAMILTON.
Foster*•† ..... Monroe	See Alba.
Fredericksb'g*•† Chick'w	See New Hampton.
Galva*•† ..... Ida	C. B. Mote.
Garden Grove* .. Decatur	S. H. Amos.
Garner*•† ..... Hancock	F. E. Blackstone.
Garrison*•† ..... Benton	See Vinton.
Garwin*•† ..... Tama	R. P. Fitzgerald.
George*•† ..... Lyon	L. Vogt.
Germania*•† ..... Koasuth	E. O. Fitz.
Gilman*•† ..... Marshall	See Marshalltown.
Gilmore City*•† Pocahon's	Delle & England.
Gladbrook*•† ..... Tama	G. L. Wilbur.
▲Glenwood*•† ..... Mills	E. B. WOODRUFF.
Glidden*•† ..... Carroll	E. R. Cadwell.
Goldfield*•† ..... Wright	S. M. Huyck.
Goodell*•† ..... Hancock	W. O. Butterfield.
Gowrie*•† ..... Webster	J. Y. STIER.
Graettinger*•† .. Palo Alto	See Emmetsburg.
Grand Junction*•† Greene	W. W. Turner.
Grand River*•† .. Decatur	See Leon.
Granville*•† ..... Sioux	See Orange City.
Gravity*•† ..... Taylor	Charles Morris.
Gray*• ..... Audubon	See Audubon.
Greeley*•† ..... Delaware	See Manchester.
Greene*•† ..... Butler	E. W. Soesbe.
▲Greenfield*•† ..... Adair	J. G. CULVER.
Grimes*•† ..... Polk	See Des Moines
Grinnell*•† .... Poweshiek	HAINES & LYMAN.
Griswold*•† ..... Cass	Bryant & Bryant.
▲Grundy Center*• Grundy	D. KERR.
▲Guthrie Center*•† Guthrie	JOHN W. FOSTER.
Guttenburg*• .... Clayton	W. C. Lewis.
Halbur*•† ..... Carroll	See Carroll.
Hamburg*•† ..... Fremont	Hammond & Stevens.
▲Hampton*•† ..... Franklin	JOHN M. HEMINGWAY.
Hancock*•† Pottawattamie	See Avon.
Hardy*•† ..... Humboldt	See Humboldt.
▲Harlan*•† ..... Shelby	T. R. MOCKLER.
Harper*•† ..... Keokuk	See Keokuk.
Hartley*•† ..... O'Brien	J. W. WALTER.
Hastings*•† ..... Mills	See Glenwood.
Havelock*•† .. Pocahontas	See Pocahontas.
Hawarden*•† ..... Sioux	JOHN B. VAN DYKE.
Hawkeye*•† ..... Fayette	See West Union.
Hazleton*•† ... Buchanan	W. G. Kiefer.
Hedrick*•† ..... Keokuk	JOHN T. BROOKS.
Henderson*•† ..... Mills	See Emerson.
Holstein*•† ..... Ida	R. H. Smith.
Hopkinton*•† .. Delaware	See Delhi.
Hornick*•† ... Woodbury	F. A. Swayne.
Hosper*•† ..... Sioux	See Orange City.
Hubbard*•† ..... Hardin	See Eldora.
Hudson*•† ... Black Hawk	See Waterloo.
Hull*•† ..... Sioux	C. L. Davidson.
Humboldt*•† .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*•† ..... Wayne	Poston & Thorn.
▲Ida Grove*•† ..... Ida	HOMER S. BRADSHAW.
Imogene*•† ..... Fremont	W. E. Mitchell.
▲Independence*•† Buchan'n	COK & LEACH.
▲Indianola*•† ..... Warren	O. C. BROWN.
Inwood*•† ..... Lyon	See Rock Rapids.
Ionia*•† ..... Chickasaw	See New Hampton.
Iowa City*•† ..... Johnson	A. E. SWISHER.
Iowa Falls*•† ..... Hardin	A. M. BRYSON.
Ireton*•† ..... Sioux	S. H. Carr.
Irwin*•† ..... Shelby	See Harlan.
Jamica*•† ..... Guthrie	See Guthrie Center.
Janesville*•† ..... Bremer	M. B. Dougherty.
▲Jefferson*•† ..... Greene	RUSSELL & TOLIVER.
Jesup*•† ..... Buchanan	James Dalton.
Jewell*•† ..... Hamilton	J. M. Blake.
Jolley*•† ..... Calhoun	See Rockwell City.
Kalona*•† ... Washington	W. H. Palmer.
Kellerton*•† ..... Ringgold	W. W. Peasley.
Kellogg*•† ..... Jasper	E. M. Ives.

Town and County.	Name.
Kensett*•† ..... Worth	See Northwood.
Keokuk*•† ..... Lee	SAWYER & BLOOD. Refer to Keokuk Savings Bank.
▲Keosawqua*•† Van Buren	MITCHELL & SLOAN.
Keota*•† ..... Keokuk	A. W. Grey.
Keswick*•† ..... Keokuk	See Sigourney.
Keystone*•† ..... Benton	See Blairstown.
Kingsley*•† .... Plymouth	John M. Wormley.
Klemme*•† ..... Hancock	See Britt.
▲Knoxville*•† ..... Marion	L. N. HAYS.
Lacona*•† ..... Warren	See Indianola.
Ladora*•† ..... Iowa	See Marengo.
Lake City*•† ..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*•† . Winnebago	L. W. Torgeson.
Lake Park*•† .. Dickinson	W. S. King.
Lake View*•† ..... Sac	See Sac City.
Lamont*•† ..... Decatur	Homer A. Dye.
Lamont*•† ..... Buchanan	See Independence.
Lamotte*•† ..... Jackson	See Maquoketa.
Lansing*•† ..... Allamakee	J. H. Trewin.
La Porte City*•† Bl'k H'wk	P. L. Hayslett.
Larchwood*•† ..... Lyon	W. T. Ryan.
Larrabee*•† ..... Cherokee	R. H. Gray.
Latimer*•† ..... Franklin	See Dows.
Laurens*•† ... Pocahontas	J. H. ALLEN.
Lawler*•† ..... Chickasaw	Wm. H. Parker.
Ledyard*•† ..... Kossuth	See Swea City.
Leeds*•† ..... Woodbury	See Sioux City.
Lehigh*•† ..... Webster	See Webster City.
▲Le Mars*•† ..... Plymouth	E. T. BEDELL.
Lenox*•† ..... Taylor	A. J. Johnson.
▲Leon*•† ..... Decatur	Y. R. McGINNIS.
Leroy*•† ..... Decatur	See Decatur.
Lester* • ..... Lyon	J. L. Mitchell.
Letts*•† ..... Louisa	P. T. McNay.
Lewis*•† ..... Cass	F. J. Macomber.
Lime Springs*•† .. Howard	See Cresco.
Linden*•† ..... Dallas	See Adel.
Lineville*•† ..... Wayne	G. Taylor Wright.
Linn Grove*•† Buena Vista	See Storm Lake.
Lisbon*•† ..... Linn	W. M. Whittemore.
Liscomb*•† ..... Marshall	See Marshalltown.
Little Rock*•† ..... Lyon	See Rock Rapids.
Little Sioux* .... Harrison	L. H. Bassett.
Livermore*•† .. Humboldt	F. M. Miles.
▲Logan*•† ..... Harrison	L. R. BOLTER & SONS.
Lohrville*•† ..... Calhoun	See Rockwell City.
Lone Tree*•† ..... Johnson	See Iowa City.
Lorimor*•† ..... Union	See Creston.
Lost Nation*•† .... Clinton	See Clinton.
Lovilia*•† ..... Monroe	See Albia.
Lowden*•† ..... Cedar	D. D. McGillivray.
Lucas*•† ..... Lucas	See Chariton.
Lu Verne*•† ..... Kossuth	See Algona.
Lynnville*•† ..... Jasper	Joseph Arnold.
Lyons*•† ..... Clinton	See Clinton.
Macedonia*•† Pot'w't'mie	S. C. Rayburn.
Madrid*•† ..... Boone	Walter Canady.
Magnolia* ..... Harrison	See Logan.
Malcolm*•† .... Poweshiek	H. E. Boyd.
Mallard*•† ..... Palo Alto	H. B. Richards.
Malvern*•† ..... Mills	E. E. WHITFIELD.
▲Manchester*•† .. Delaware	BRONSON & CARR.
Manilla*•† ..... Crawford	See Denison.
Manly* ..... Worth	See Northwood.
Manning*•† ..... Carroll	LEE & ROBB.
Manson*•† ..... Calhoun	B. B. FOSTER.
Mapleton*•† ..... Monona	T. B. Lutz.
Maquoketa*•† .... Jackson	C. W. FARR.
Marathon*•† . Buena Vista	See Storm Lake.
Marble Rock*•† ..... Floyd	J. W. Martin.
Marcus*•† ..... Cherokee	J. E. Jones.
▲Marengo*•† ..... Iowa	HEDGES & RUMPLE.
▲Marion*•† ..... Linn	GIFFIN & VORIS.
Marne*•† ..... Cass	See Atlantic.
▲Marshalltown*•† Marshall	J. M. WHITAKER. Refers to any bank in the city.
▲Mason City*•† . Cerro G'do	BLYTHE, MARKLEY & SMITH.
Masonville*•† ... Delaware	See Manchester.
Massena*•† ..... Cass	See Atlantic.
Matlock*•† ..... Sioux	See Orange City.
Maurice*•† ..... Sioux	See Orange City.
Maxwell*•† ..... Story	E. H. Addison.
Maynard*•† ..... Fayette	See West Union.
McGregor*•† ..... Clayton	A. Chapin.
Mechanicsville*•† .. Cedar	W. H. Smith.
Mediapolis*•† . Des Moines	J. H. Scott.
Melbourne*•† .... Marshall	See Marshalltown.
Melrose*• ..... Monroe	J. R. Hurford.
Menlo*•† ..... Guthrie	A. H. Gissell.
Meriden*•† ..... Cherokee	See Aurelia.
Merrill*•† ..... Plymouth	W. J. Lawrence.
Meservey*• . Cerro Gordo	See Mason City.
Miles*•† ..... Jackson	See Sabula.
Milford*•† ..... Dickinson	J. L. Bascom.
Milo*•† ..... Warren	G. W. Burgess.
Milton*•† ..... Van Buren	See Sheldon.
Minburn*•† ..... Dallas	See Adel.
Minden*•† . Pottawatamie	James Hunter.
Mingo*•† ..... Jasper	See Colfax.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶ State Capital.

Town and County.	Name.
Missouri Valley*•†Har's'n	C. W. KELLOGG.
Mitchell*† .....Mitchell	See Osage.
Mitchellville*†.....Polk	Frank Wisdom.
Modale*•† .....Harrison	See Logan.
Mondamin*† ....Harrison	See Logan.
Monona*†.....Clayton	See Postville.
Monroe*† .....Jasper	J. Kipp & Son.
▲Montezuma*•† Poweshiek	CHARLES R. CLARK.
Monticello*†.....Jones	J. W. DOXSEE.
Montour*† .....Tama	C. J. Stevens.
Moravia*†.....Appanoose	Wm. Knapp.
Morning Sun*† ....Louisa	Fred. Courts.
Moulton*† ....Appanoose	J. R. Barkley.
Mount Auburn*•†.Benton	See Vinton.
▲Mount Ayr*•† ..Ringgold	W. W. ASKREN.
▲Mount Pleasant*•†.Henry	BABB & BABB.
Mount Union*•† ...Henry	See Mount Pleasant.
Mount Vernon*•.....Linn	Charles W. Kepler.
Moville*•†.....Woodbury	C. C. Reed.
Murray*•† .....Clarke	A. B. Miller.
▲Muscatine*•† ..Muscatine	T. R. FITZGERALD.
Mystic*•† .....Appanoose	W. H. SANDERS.
Nashua*•†.....Chickasaw	Springer, Clary, & Yarger
Neola*•† ..Pottawattamie	Killpock & Bardsley.
▲Nevada*•† .....Storey	CHARLES WHITAKER.
Newell*•† ....Buena Vista	J. W. Bane.
Newhall*•† .....Benton	F. G. Bryner.
▲New Hampton*•† Ch'kasa	J. W. SANDUSKY.
New Hartford*•† ..Butler	See Allison.
New Liberty•.....Scott	See Davenport.
New London*•†....Henry	L. W. Crissinger.
New Market*•†....Taylor	D. R. McAlpin.
New Sharon*•†...Mahaska	See Oskaloosa.
▲Newton*•†.....Jasper	H. S. WINSLOW.
New Virginia*•†..Warren	W. J. Davidson.
Nora Springs*•† ....Floyd	S. P. Miles.
North English*•†....Iowa	J. D. Butler.
Northwood*•†.....Worth	J. R. Smith.
▲Norwalk*•†.....Warren	See Indianola.
Norway*•† .....Benton	See Vinton.
Oakland*•† Pottaw'tmie	A. B. Johns.
Oakville*•† .....Louisa	See Wappelo.
Ocheyedan*•† ....Osceola	See Sibley.
Odebolt*•† .....Sac	William Sampson.
Oelwein*•† .....Fayette	A. J. ANDERS.
Ogden*•†.....Boone	E. Billings.
Olds*† .....Henry	See Winfield.
Olin*•† .....Jones	B. H. Miller.
▲Omawa*•† .....Monona	CHARLES E. UNDERHILL.
Onslow*•† .....Jones	See Anamosa.
▲Orange City*•†.....Sioux	HUTCHINSON & VAN OSTER HOUT.
Orient*•†.....Adair	See Greenfield.
▲Osage*•† .....Mitchell	GALEN F. HUMBERT.
▲Osceola*•†.....Clarke	W. H. PARK.
▲Oskaloosa*•† ....Mahaska	W. W. HASKELL.
Ossian*•†.....Winneshiek	M. J. Carter.
Ota*•† .....Woodbury	Cutting & Willett.
Ottosen*•† .....Humboldt	See Humboldt.
▲Ottumwa*•† .....Wapello	E. E. McELROY. Refer to First and Ottumwa National banks.
Oxford*•† .....Johnson	P. R. Ford.
Oxford Junction*•†Jones	O. J. Felton.
Packwood*•† ....Jefferson	See Fairfield.
Panama*•†.....Shelby	See Harlan.
Panora*•† .....Guthrie	J. W. Morris.
Parkersburg*•† ....Butler	Courtwright, Arbuckle & Evans.
Parnell*•† .....Iowa	See Williamsburg.
Paton*•†.....Greene	See Grand Junction.
Paullina*•† .....O'Brien	H. H. Crow.
Pella*•† .....Marion	P. H. BOUSQUET.
Perry*•†.....Dallas	CARDELL & GIDDINGS.
Percival*•† .....Fremont	See Sidney.
Persia*•† .....Harrison	See Logan.
Peterson*•† .....Clay	E. W. Fillmore.
Pierson*•† ....Woodbury	See Sioux City.
Pilot Mound*•† ....Boone	See Boone.
Pleasantville*•†....Marion	See Knoxville.
Plover*•†.....Pocahontas	See Rolfe.
Plymouth*•† Cerro Gordo	See Mason City.
▲Pocahontas*..Pocahontas	W. C. Ralston.
Pomeroy*•†.....Calhoun	D. M. Kelleher.
Popejoye*•†.....Franklin	See Iowa Falls.
Portsmouth*•† ....Shelby	See Harlan.
Postville*•† ...Allamakee	William Shepherd.
Prairie City*•†.....Jasper	Clements & Ward.
Prescott*•†.....Adams	See Corning.
Preston*•† .....Jackson	A. L. Bartholomew.
▲Pringhar*•†.....O'Brien	O. H. MONTZHEIMER.
Promise City*•† ...Wayne	See Corydon.
Quimby*•†.....Cherokee	G. F. Groves.
Radcliffe*•† .....Hardin	Frank H. Noble.
Randall*•† .....Hamilton	See Webster City
Randolph*•† ....Fremont	See Sidney.
Redding*•† .....Ringgold	See Mount Ayr.
Redfield*•† .....Dallas	J. W. Robey.
▲Red Oak*•† .Montgomery	R. W. BEESON.
Reinbeck*•† .....Grundy	Birdsall & Brunn.
Remsen*•†.....Plymouth	J. F. KASS.
Renwick*• .... Humboldt	See Humboldt.

Town and County.	Name.
Rhodes*•† .....Marshall	See Marshalltown.
Riceville*•† .....Mitchell	B. N. Henericks.
Richland*•† ... ..Keokuk	P. L. Moorman.
Rippey*•† .....Greene	See Jefferson.
Riverside*•† Washington	O. D. Huntly.
Riverton*•† .....Fremont	W. H. Norcutt.
Rockford*•†.....Floyd	H. A. Kroeger.
▲Rock Rapids*•† .....Lyon	GREENLEAF & GREENLEAF.
Rock Valley*•† .... Sioux	O. G. Reiniger.
Rockwell*•† Cerro Gordo	See Mason City.
▲Rockwell City*•† Calhoun	M. W. FRICK.
Rodney*•†.....Monona	See Onawa.
Roland*•† ..... Story	See Nevada.
Rolfe*•† .....Pocahontas	S. H. Kerr.
Rudd*•† ..... Floyd	See Charles City.
Russell*•† ..... Lucas	See Chariton.
Ruthven*•.....Palo Alto	E. C. Rowell.
Ryan*•†.....Delaware	See Manchester.
Sabula*•†.....Jackson	J. H. Hilsinger.
▲Sac City*•†.....Sac	MILES W. NEWBY.
Salem*•† .....Henry	F. S. Bell.
Salix*•†.....Woodbury	See Sioux City.
Sanborn*•† .....O'Brien	J. E. Wilcox.
Schaller*•† .....Sac	A. P. Searle.
Scranton*•† .....Greene	B. O. Clark.
Sexton*•† .....Kossuth	L. V. Hamby.
Seymour*•†.....Wayne	See Corydon.
Shannon City*•† ...Union	S. L. Beall.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*•† ..... Franklin	C. F. Johnson.
Shelby*•† .....Shelby	W. S. Wickersham.
Sheldon*•†.....O'Brien	G. T. WELLMAN.
Shell Rock*•†.....Butler	G. A. McIntyre.
Shellsburg*•† .....Benton	Charles F. Stookey.
Shenandoah*•† ....Page	W. P. FERGUSON.
▲Sibley*•†.....Osceola	G. W. LISTER.
▲Sidney*•† .....Fremont	W. E. Mitchell.
▲Sigourney*•† .... Keokuk	C. M. BROWN.
Silver City*•†.....Mills	See Glenwood.
Sioux Center*•† ....Sioux	E. W. Robey.
▲Sioux City*•†..Woodbury	F. B. ROBINSON. Refers to Northwestern National Bank, Hanover National Bank, N. Y.
Sioux Rapids*•†.Buena V.	W. E. Brown.
Slater*•† .....Story	A. K. Weber.
Sloan*•† .....Woodbury	W. D. Buckley.
Smithland*•†..Woodbury	J. W. Anderson.
Solon*•† .....Johnson	See Iowa City.
South English*•†.Keokuk	See Sigourney.
▲Spencer*•† .....Clay	INGHAM & RUSSELL.
▲Spirit Lake*•†..Dickinson	Cory, Arnold, & Everett.
Springville*•.....Linn	See Marion.
Stacyville*•..... Mitchell	See Osage.
Stanhope*•† ....Hamilton	See Webster City.
St. Ansgar*•† .....Mitchell	See Osage.
St. Anthony*•†..Marshall	See Marshalltown.
Stanton*•† ..Montgomery	See Red Oak.
Stanwood*•†.....Ceder	See Tipton.
State Center*•†..Marshall	James Allison.
St. Charles*•†....Madison	C. F. Wood & Co
SteamboatRock*•†Hardin	See Eldora.
▲Storm Lake*•†..Buena V.	A. D. BAILIE.
Story City*•† .....Story	A. L. Bartlett.
Stratford*•† ....Hamilton	William Neese.
Strawberry Point*•†Cl't'n	A. R. Cole.
Struble*•†..... ..Plymouth	See Le Mars.
Stuart*•†..... Guthrie	F. O. HINKSON.
Sully*•† ....Jasper	See Newton.
Sumner*•†..... .....Bremer	W. R. McClure.
Superior*•†.....Dickinson	See Spirit Lake.
Sutherland*•†..... O'Brien	George F. Colcord.
Swaledale*•†Cerro Gordo	See Mason City.
Swan*•†.....Marion	E. Stout.
Swea City*•†.....Kossuth	See Algona.
Tabor*•†..... Fremont	P. P. Kelley.
Tama*•†.....Tama	J. W. WILLETT.
Templeton*•†.....Carroll	See Carroll.
Thompson*•†..Winnebago	G. S. Gilbertson.
Thor*•† .....Humboldt	See Ft. Dodge.
Thornburg*•† .... Keokuk	See Sigourney.
Thornton*•† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*•†..... Ringgold	A. R. Aten, Jr.
▲Tipton*•†.....Cedar	WRIGHT & WRIGHT.
▲Toledo*•† ..... Tama	DANIEL REAMER.
Traer*•†..... Tama	Endicott & Pratt.
Tripoli*•†.....Bremer	See Waverly.
Union*•†..... Hardin	E. W. Lundy.
Urbana*..... Benton	Fred Wyckoff.
Ute*•†..W..... Monona	See Onawa.
Vail*•†.....Crawford	E. M. Ainsworth.
Valley Junction*•†.. Polk	Herman Raaz.
Van Horne*•† .... Benton	See Blairstown.
Van Wert*•† .... Decatur	See Leon.
Victor*•† .....Iowa	T. A. Lane.
Villisca*•†.. Montgomery	F. P. GREENLEE.
Vincent*•†.....Webster	See Ft. Dodge.
▲Vinton*•†..... Benton	J. D. & C. NICHOLS.
Volga*•†..... Clayton	See Elkader.
Walker*•†.....Linn	See Marion.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Wall Lake*•† ..... Sac	P. M. Hunter.
Walnut*•† Pottawattamie	T. R. Bardsley.
▲Wapello*•† ..... Louisa	L. A. REILLY.
▲Washington*•† . Wasd'ton	Marsh W. Bailey.
Washtas† ..... Cherokee	See Cherokee.
▲Waterloo*•†. Black Hawk	MULLAN & PICKETT.
Watkins*•† ..... Benton	See Marengo.
Waucoma*..... Fayette	J. B. Rockwood.
▲Waukon*•† ... Allamakee	DOUGLAS DEREMORE.
▲Waverly*•† ..... Bremer	ALBERT M. POTTER.
Wayland*•† ..... Henry	See Mt. Pleasant.
▲Webster City*•† Hamilton	A. N. BOEYE.
Weldon*•† ..... Decatur	See Leon.
Wellman*•†.. Washington	Burnham & Hawkey.
Wesley*•† ..... Kossuth	Bonar & Fellows.
West Bend*•†.. Palo Alto	J. P. Becker.
West Branch*•†.... Cedar	George C. Hoover.
Westgate*•† ..... Fayette	See Oelwein.
West Liberty*•†. Muscat,e	J. E. McINTOSH.
West Mitchell*•. Mitchell	See Osage.
West Point*•† ..... Lee	See Fort Madison.
West Side*•†.... Crawford	See Denison.
▲West Union*•†... Fayette	D. W. CLEMENTS & SON.
What Cheer*•†... Keokuk	T. C. LEGOE.
Wheatland*•†..... Clinton	J. Stine.
Whitten*•†..... Hardin	See Eldon.
Whitting*•† ..... Monona	See Onawa.
Whittemore*•†.. Kossuth	See Algona.
Williams*•†..... Hamilton	Gade Bros.
Williamsburg*•†.... Iowa	J. M. Dower.
Wilton Je*..... Muscatine	J. D. Walker.
Winfield*•†..... Henry	B. B. Lindly.
▲Winterset*•†..... Madison	FREDERICK MOTT.
Winthrop*•†... Buchanan	See Independence.
Wolcott* ..... Scott	See Davenport.
Woodbine*•†.... Harrison	H. F. Johns.
Woodburn*•†..... Clarke	See Osceola.
Woodward*•†..... Dallas	See Perry.
Woolstock*•† .... Wright	See Webster City.
Wyoming*•†..... Jones	W. I. CHAMBERLAIN.
Yale*•† ..... Guthrie	I. C. Sheets.
Yarmouth*•†. Des Moines	See Mediapolis.
Zearing*•†..... Story	See Marshalltown.

KANSAS.

Town and County.	Name.
▲Abilene*•† ..... Dickinson	H. L. HUMPHREY.
Admire*•† ..... Lyon	Fremont Miller.
Allen*•† ..... Lyon	See Emporia.
▲Alma*•†..... Wabunsee	W. A. DOOLITTLE.
Almena*•†..... Norton	See Norton.
Alton*•†..... Osborne	Brown & Goddard.
Altoona*•†..... Wilson	R. O. Graham.
▲Anthony*•†..... Harper	H. LLEWELYN JONES.
Arcadia*•† ..... Crawford	O. S. Henderson.
Argentine*•†.. Wyandotte	H. J. Smith.
Argonia*•†..... Sumner	M. W. Morris.
Arkansas City*•† Cowley	C. L. SWARTS.
Arlington*•†..... Reno	Austin O. Hays.
▲Ashland*•†..... Clark	H. J. Bone.
▲Atchison..*•† .... Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchinson.
Athol*•†..... Smith	See Smith Center.
Attica*•†..... Harper	S. D. Bradley.
▲Atwood*•†..... Rawlins	J. P. Noble.
Augusta*•†..... Butler	See El Dorado.
Axtell*•† ..... Marshall	H. K. Sharpe.
Baileyville*•† .... Nemaha	See Seneca.
Baldwin*•†..... Douglas	See Lawrence.
Barnard*•† ..... Lincoln	See Lincoln.
Barnes*•†.... Washington	See Washington.
Baxter Springs*•† Cherokee	Norton & Skidmore
Beattie*•† ..... Marshall	S. B. Berry.
Belle Plaine*•† ... Sumner	J. W. Forney.
▲Belleville*•†..... Republic	W. T. Dillon.
▲Beloit*•†..... Mitchell	F. J. KNIGHT.
Bennington*•† .... Ottawa	David B. Loudan.
Bern*•†..... Nemaha	W. R. Gafid.
Blue Mound*•† ..... Linn	W. M. Remington.
Blue Rapids*•† .. Marshall	Strong & Strong.
Bluff City*•† ..... Harper	See Anthony.
Bronson*•† ..... Bourbon	D. E. Earl.
Bucklin*•† ..... Ford	See Dodge City.
Buffalo*•† ..... Wilson	E. A. Runyan.
Burden*•†..... Cowley	S. J. Day.
Burlingame*•† ..... Osage	J. T. PRINGLE.
▲Burlington*•†..... Coffey	E. N. CONNAL.
Burr Oak*•† ..... Jewell	E. P. Hotchkiss.
Burrton*•†..... Harvey	Jared Cone.
Bushton*•†..... Rice	See Lyons.
Caldwell*•†..... Sumner	HENRY C. KEELING.
Caney*•† .... Montgomery	Porter & Barr.
Canton*•†..... McPherson	Grattan & Grattan.
Carbondale*•†..... Osage	See Burlingame.
Cawker City*•†.. Mitchell	V. H. Branch.
Cedar Vale*•† Chautauqua	William P. Lynch.
Centralia*•†..... Nemaha	Burlingame & Brown
Chanute*•† ..... Neosho	B. F. Shinn.
Chapman*•† ... Dickinson	J. B. Frost.
Chase*•†..... Rice	See Lyons.
Cheney*•† ..... Sedgwick	See Wichita.
Cherokee*•†.... Crawford	T. J. Lisenbee.
Cherryvale*•† .Montg'ery	Hastings & Soule.
Chetopa*•† ..... Labette	T. J. Flammelly.
▲Cimarron*•†..... Gray	Harry Brice.
Circleville*•†.... Jackson	R. Hoffhines.
Claflin*•† ..... Barton	O. B. Looney.
▲Clay Center*•†..... Clay	Frank L. Williams.
Clifton*•†.... Washington	Hamilton & Harmon.
Clyde*•† ..... Cloud	C. W. Van De Mark.
Coffeyville*•†.. Montg'ery	T. G. AYERS.
▲Colby*•†..... Thomas	Joseph A. Gill.
▲Coldwater*•†... Comanche	C. M. Myers.
Colony*•†..... Anderson	M. A. Carmichael.
▲Columbus*•† ... Cherokee	C. A. McNeill.
Colwich*•† ..... Sedgwick	See Wichita.
▲Concordia*•†..... Cloud	PULSIFER & ALEXANDER.
Conway Springs*•†. Sum'r	See Wellington.
Corning*•† ..... Nemaha	See Seneca.
▲Cottonwood Falls*•†. Ch'e	JOHNSTON BROS.
▲Council Grove*•† .Morris	J. K. OWENS.
Courtland*•†.... Republic	See Belleville.
Cuba*•† ..... Republic	John Brown.
Delphos*•†..... Ottawa	J. W. Barker.
Dentonville*•† .Doniphan	See Troy.
Dexter*•† ..... Cowley	J. H. Watkins.
▲Dighton*•† ..... Lane	J. S. SIMMONS.
▲Dodge City*•†..... Ford	E. H. MADISON.
Douglass*•†..... Butler	W. A. Phipps.
Downs*•† ..... Osborne	Harrison Bros.
Dunlap*•† ..... Morris	S. L. Sargent.
Edna*•†..... Labette	J. T. Saffell.
Effingham*•†.... Atchison	J. H. Hilton.
▲Eldorado*•†..... Butler	HAMILTON & LEYDIG.
Elk City*•† .Montgomery	S. H. Piper.
Ellinwood*•† ..... Barton	See Great Bend.
▲Ellsworth*•† ... Ellsworth	IRA E. LLOYD.
Elmdale*•† ..... Chase	S. B. Wood.
▲Emporia*•†..... Lyon	J. HARVEY FRITH.
Enterprise*•† . Dickinson	See Abilene.
▲Erie*•†..... Neosho	J. L. DENISON.
Eskridge*•† .. Wabaunsee	J. J. Mitchell.
Eudora*•†..... Douglas	H. H. Carr.
▲Eureka*•† .... Greenwood	D. B. FULLER.
Everest*•†..... Brown	R. C. Jones.
Fairview*•† ..... Brown	Newton & Newton.
Fall River*•† .Greenwood	See Severy.
Florence*•†..... Marion	Frank Doster.
▲Fort Scott*•†.... Bourbon	HULETT & HULETT Refer to Bank of Fort Scott.
Frankfort*•† .... Marshall	S. D. McKee.
Frederick*•†..... Rice	See Lyons.
▲Fredonia*•†..... Wilson	T. J. HUDSON.
Fulton*•†..... Bourbon	W. H. Green.
Galena*•† ..... Cherokee	S. C. Wescott.
▲Garden City*•†.... Finney	B. F. Stocks.
Gardner*•†..... Johnson	See Olathe.
▲Garnett*•†..... Anderson	N. L. BOWMAN.
Genesco*•† ..... Rice	See Lyons.
▲Girard*•†..... Crawford	M. F. BUSSELL.
Glasco*•†..... Cloud	See Concordia.
Glen Elder*•†.... Mitchell	O. L. Taylor.
Goffs*•†..... Nemaha	See Seneca.
▲Goodland*•†.... Sherman	JOHN HARTZLER.
▲Gove*..... Gove	R. C. Jones.
▲Great Bend*•†..... Barton	E. L. HOTCHKISS.
Greeley*•†..... Anderson	See Garnett.
Green*•†..... Clay	See Clay Centre.
Greenleaf*•†. Washington	W. P. Mudgett.
▲Greensburg*•†..... Kiowa	L. M. Day.
Grenola*•†..... Elk	J. T. Lauter.
Gypsum*..... Saline	See Saline.
Haddam*•†.. Washington	R. O. Woody.
Halstead*•†..... Harvey	See Newton.
Hamlin*•† ..... Brown	See Hiawatha.
Hanover*•†. Washington	F. A. Meckel.
Harper*•†..... Harper	Washbon & Washbon.
Hartford*•†..... Lyon	See Emporia.
▲Hartland*•†..... Kearney	See Garden City.
Haven*•†..... Reno	See Hutchinson.
Havensville*•†. Potta'mie	T. J. Richardson.
▲Hays*•†..... Ellis	A. J. BRYANT.
Hazelton*•†..... Barber	W. C. Alford.
Herington*•†.. Dickinson	P. L. Thurman.
Herndon*•†..... Rawlins	See Atwood.
▲Hiawatha*•† ..... Brown	SAMPLE F. NEWLON.
Highland*•†..... Doniphan	B. A. Seaver.
▲Hill City*•†..... Graham	F. D. Turck.
Hillsboro*•†..... Marion	See Marion.
Holsington*•†..... Barton	J. B. Prose.
Hollenberg*•† Washin'ton	J. T. Thompson.
Hollyrood*•†... Ellsworth	See Ellsworth.

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Town and County.	Name.
▲Holton*†.....Jackson	HOPKINS & HOPKINS.
Hope*†.....Dickinson	T. C. Sawyer.
Horace*†.....Greeley	F. J. Crutchen.
Horton*†.....Brown	MEANS & SMITH.
▲Howard*†.....Elk	John Marshall.
▲Hoxie*†.....Sheridan	W. F. SCHULTHEIS.
▲Hugoton*.....Stevens	A. W. Lamkin.
Humboldt*†.....Allen	W. A. Chognill.
Huron*†.....Atchison	G. W. Stabler.
▲Hutchinson*†.....Reno*	WHITELAW & ROSE.
Idana*†.....Clay	See Clay Centre.
▲Independence*† Montg'y	F. J. Fritch.
Inman*†.....McPherson	See McPherson.
▲Iola*†.....Allen	OSCAR FOUST & SON.
Jamestown*†.....Cloud	F. E. Lane.
Jewell*†.....Jewell	D. L. Palmer.
▲Johnson*.....Stanton	See Ulysses.
▲Junction City*†...Geary	JAMES R. McCLURE.
▲Kansas City*† Wyandotte	ANGEVINE & CUBBISON.
Kensington*†.....Smith	See Smith Center.
Kincaid*†.....Anderson	S. D. Whittington.
▲Kingman*†.....Kingman	HAY & HAY.
▲Kinsley*†.....Edwards	W. N. Beezley.
Kiowa*†.....Barber	Charles Rumsey.
Kirwin*†.....Phillips	W. A. Lindsay.
▲La Crosse*†.....Rush	H. L. Anderson.
La Cygne*†.....Linn	M. F. Leasure.
Lakin*†.....Kearney	F. J. Oyler.
Lancaster*†.....Atchison	See Atchison.
Lane*†.....Franklin	See Paola.
▲Larned*†.....Pawnee	W. H. VERNON.
▲Lawrence*†.....Douglas	F. J. SAVAGE. Refers to Merchants' National Bank, Lawrence National Bank, and Watkins National Bank.
▲Leavenworth*† Leaven'h	KELSO & VAN TUYL. Refer to any bank in the city.
Lebanon*†.....Smith	Jas. R. Lewis.
Lebo*†.....Coffey	E. R. Evans.
Lehigh*†.....Marion	See Marion.
Lenora*†.....Norton	H. R. Tillotson.
Leon*†.....Butler	C. L. King.
Leona*†.....Doniphan	See Troy.
Leonardville*†.....Riley	A. M. Storey.
▲Leoti*†.....Wichita	J. S. Caldwell.
▲Liberal*†.....Seward	T. A. Scates.
▲Lincoln*†.....Lincoln	George D. Abel.
Lindsborg*†..McPherson	Allen Willier.
Linn*†.....Washington	See Clifton.
Little River*†.....Rice	See Lyons
Logan*†.....Phillips	T. M. Sullivan.
Long Island*†...Phillips	Giffen Culbertson.
Longton*†.....Elk	Fred Hamlin.
Lost Springs*†.....Marion	See Marion.
Louisburg*†.....Miami	See Paola.
Lucas*.....Russell	J. C. Ruppenthal, Jr.
▲Lyndon*†.....Osage	J. H. Stavely.
▲Lyons*†.....Rice	O. E. HOPKINS.
Macksville*†.....Stafford	See St. Johns.
Madison*†..Greenwood	S. F. Wicker.
▲Manhattan*†.....Riley	R. S. HICK.
▲Mankato*†.....Jewell	T. S. Kirkpatrick.
▲Marion*†.....Marion	KING & KELLEY.
Marquette*†..McPherson	Grattan & Grattan.
▲Marysville*†....Marshall	JOHN A. BROUGHTEN.
McCracken*†.....Rush	J. T. Nolan.
McCune*†.....Crawford	H. M. Ford.
McDonald*•.....Rawlins	See Atwood.
McLouth*†.....Jefferson	D. W. Daniels.
▲McPherson*†McPherson	GEO. W. ALLISON.
▲Meade*†.....Meade	Geo. S. Selvidge.
Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Melvern*†.....Osage	I. Farley.
Meriden*†.....Jefferson	See Valley Falls.
Miltonvale*†.....Cloud	James McArthur.
▲Minneapolis*†.....Ottawa	G. W. HUTLEY.
Moline*†.....Elk	J. K. Glasscock.
Moran.....Clay	See Clay Centre.
Morganville*†.....Clay	See Clay Centre.
Morrill*†.....Brown	See Sabetha.
▲Mound City*†.....Linn	JOHN C. CANNON.
Moundridge*†McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*†.....Sumner	See Wellington.
Muscotah*†.....Atchison	J. R. Carlco.
Narka*†.....Republic	B. H. Speer.
Noodesha*†.....Wilson	J. W. SUTHERLAND.
Neosho Falls*† Woodson	E. Q. Stillwell.
Ness City*†.....Ness	W. F. Hague.
Netawaka*†.....Jackson	Andrew Neal.
▲Newton*†.....Harvey	PETERS & NICHOLSON.
Nickerson*†.....Reno	E. M. Elliott.
Norcatur*†.....Decatur	See Oberlin.
North Topeka*†..Shawnee	See Topeka.
▲Norton*†.....Norton	L. H. WILDER.
Nortonville*†..Jefferson	L. F. Randolph.
Norwich*†.....Kingman	J. W. Smith.
Oakley*†.....Logan	K. E. Willcockson.
▲Oberlin*†.....Decatur	TULLY SCOTT.
Oketo*†.....Marshall	See Marysville.
▲Olathe*†.....Johnson	PARKER & HAMILTON.
Olsburg*†..Pottawatomie	See Westmoreland.
Onaga*†...Pottawatomie	O. J. Grover.
Oneida*†.....Nemaha	See Seneca.
Osage City*†.....Osage	J. P. McLaughlin.
Osawatomie*†.....Miami	See Paola.
▲Osborne*†.....Osborne	SMITH & NICHOLAS.
▲Oskaloosa*†....Jefferson	H. T. Phinney.
▲Oswego*†.....Labette	M. E. WILLIAMS.
▲Ottawa*†.....Franklin	BENSON & SMART.
Overbrook*†.....Osage	See Lyndon.
Oxford*†.....Sumner	Robert Collins.
Palmer*†....Washington	S. H. Hamilton.
▲Paola*†.....Miami	FRANK M. SHERIDAN.
Parsons*†.....Labette	F. H. FOSTER.
Pawnee Rock*†..Barton	J. W. Ratcliffe.
Peabody*†.....Marion	C. M. Clark.
Perry*†.....Jefferson	R. P. Haynes.
▲Phillipsburg*†.....Phillips	C. A. Lewis.
Pittsburg*†....Crawford	CURRAN & CURRAN.
Plainville*†.....Rooks	See Stockton.
Pleasanton*†.....Linn	Blue & Riggs.
Pomona*†.....Franklin	See Ottawa.
Powhattan*†.....Brown	See Hiawatha.
▲Pratt*†.....Pratt	J. G. THOMPSON.
Pretty Prairie*†.....Reno	See Hutchinson.
Quenemo*†.....Osage	C. H. Leonard.
Quinter*•.....Gove	See Gove City.
Randall*†.....Jewell	J. W. Hall.
Randolph*†.....Riley	See Manhattan.
Republic*•.....Republic	See Scandia.
▲Richfield*.....Morton	G. Porter Craddock.
Richland*†.....Shawnee	See Rossville.
Richmond*†.....Franklin	See Ottawa.
Riley*†.....Riley	J. B. Rairden.
Robinson*†.....Brown	F. M. Pearl.
Rossville*†.....Shawnee	A. C. Sherman.
▲Russell*†.....Russell	Laing & Ruppenthal.
▲Russell Springs*....Logan	See Colby.
Sabetha*†.....Nemaha	Nathan Jones.
▲Salina*†.....Saline	BOND & OSBORN.
▲Santa Fe*†.....Haskell	See Ulysses.
Scandia*†.....Republic	J. P. Eaton.
▲Scott*†.....Scott	T. Morse.
▲Sedan*†.....Chautauqua	H. E. Sadler.
Sedgwick*†.....Harvey	C. L. Foster.
▲Seneca*†.....Nemaha	S. K. WOODWORTH.
Severance*†..Doniphan	W. H. H. Curtis.
Severy*†...Greenwood	L. L. Slater.
▲Sharon Springs*†Wallace	W. S. Roark.
Simpson*.....Mitchell	See Beloit.
▲Smith Center*†.....Smith	E. S. Rice.
Soldier*†.....Jackson	V. H. McDonald.
Solomon*†.....Dickinson	H. Whitley.
South Haven*†..Sumner	See Wellington.
Spring Hill*†.....Johnson	See Paola.
Stafford*†.....Stafford	See St. John.
Sterling*†.....Rice	F. P. GREEN.
▲St. Francis*†..Cheyenne	T. F. Egan.
▲St. John*†.....Stafford	Rose & Roberts.
St. Mary's*†..Pottawato'e	J. W. Fitzgerald.
St. Paul*†.....Neosho	See Erie.
▲Stockton*†.....Rooks	J. R. BROBST.
Strong*†.....Chase	Madden Bros.
Summerfield*†..Marshall	See Seneca.
Sylvan Grove*†..Lincoln	See Lincoln.
▲Syracuse*†.....Hamilton	U. T. Tapscott.
Tescott*†.....Ottawa	See Minneapolis.
Thayer*†.....Neosho	S. W. Brewster.
Tonganoxie*†Leavenw'h	S. J. McNaughton.
¶▲Topeka*†.....Shawnee	W. H. COWLES. Refers to Guilford Dudley, banker, and Bank of Topeka.
" ..... "	GEORGE A. HURON. Refers to First National, Central National, and Bank of Topeka.
" ..... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
Toronto*†.....Woodson	J. S. Gilson.
▲Tribune*†.....Greeley	W. M. Glenn.
▲Troy*†.....Doniphan	Ryan & Stewart.
Turon*†.....Reno	M. H. Potter.
Udall*†.....Cowley	See Winfield.
▲Ulysses*.....Grant	T. W. Marshall.
Valley Falls*†..Jefferson	G. W. McCAMMON.
Vermillion*†....Marshall	See Marysville.
▲WaKeeney*†.....Trego	W. E. Saum.
Wakefield*†.....Clay	See Clay Centre.
Walnut*†.....Crawford	See Pittsburg.
Wamego*†..Pattawato'e	D. V. Sprague.
▲Washington*†..Wash't'n	CHARLES SMITH.
Waterville*†.....Marshall	E. A. Perry.
Wathena*†.....Doniphan	F. H. Drenning.
Waverly*†.....Coffee	H. L. Cooper.

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Town and County.	Name.
Weir*† .....Cherokee	M. F. Compton.
▲Wellington*† ...Sumner	C. E. ELLIOTT.
Wellsville*† ...Franklin	T. J. Gregory.
▲Westmoreland*.Pottaw'e	Smith & Badgley.
Westphalia*† . Anderson	See Garnet.
Wetmore*† .....Nemaha	M. DeForest.
White City*† .....Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*† .....Butler	P. E. Ashenfelter.
Whiting*† .....Jackson	J. C. Archer.
▲Wichita*† .....Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
" ..... "	THOMAS C. WILSON. Refers to any bank or county official.
Williamsburg*†Franklin	J. R. Finley.
Willis*† .....Brown	Jesse Henney.
Wilson*† .....Ellsworth	See Ellsworth.
Winchester*† ..Jefferson	See Oskaloosa.
▲Winfield*† .....Cowley	POLLOCK & LAFFERTY.
▲Yates Center*† Woodson	E. A. RUNYAN.

KENTUCKY.

Town and County.	Name.
Adairville*† .....Logan	J. B. Grubbs.
▲Albany* .....Clinton	M. L. Jarvis.
▲Alexandria* ....Campbell	T. M. Hill.
Allensville*† .....Todd	R. F. Allensworth.
Ashland*† .....Boyd	D. W. STEELE, JR.
Auburn*† .....Logan	S. A. Bass.
Augusta*† .....Bracken	Geo. Doniphan.
Bagdad*● .....Shelby	See Shelbyville.
▲Barboursville*† ....Knox	S. B. Dishman.
▲Bardstown*† .....Nelson	JOHN S. KELLEY.
▲Bardwell*† .....Carlisle	J. M. Nichols.
Beard*● .....Oldham	See La Grange.
▲Beattyville*† .....Lee	H. H. HARRIS.
Beaver Dam*† .....Ohio	J. S. Glenn.
▲Bedford* .....Trimble	J. A. Trout.
▲Benton*† .....Marshall	Reed, Greer & Oliver.
Bloomfield*† .....Nelson	J. A. Fulton.
▲Booneville* .....Owsley	J. M. Sebastian.
▲Bowling Green*†Warren	SAMUEL D. HINES.
▲Brandenburg* ..... Meade	J. H. Trent, Jr.
▲Brookville*● .....Bracken	W. A. Byron.
▲Brownsville*.. Edmonson	James S. Lay.
Burgin*† ..... Mercer	See Harrodsburg.
▲Burkesville*.Cumberland	Sandidge & Sandidge.
▲Burlington*† ..... Boone	Sidney Gaines.
Butler*† .....Pendleton	W. M. Wilson.
▲Cadis* .....Trigg	FENTON SIMS.
▲Calhoun* ..... McLean	William B. Noe.
Campbellsburg*† ..Henry	See New Castle.
▲Campbellsville*† ..Taylor	J. M. Wood.
▲Campton* .....Wolfe	A. F. Byrd.
Caneyville*† ..... Grayson	N. C. Tilford.
▲Carlisle*† .....Nicholas	Thomas Owens.
▲Carrollton*● .....Carroll	GARNET & DOWNS.
▲Catlettsburg*† ..... Boyd	Thomas R. Brown.
Cave City*† .....Barren	See Glasgow.
Central City*† .Muhl'berg	R. Y. Thomas, Jr.
Clay City*† .....Powell	James W. Lilly.
▲Clinton*● .....Hickman	W. RAY MOSS.
Cloverport*† Breck'ridge	D. R. Murray & Son.
Columbia* ..... Adair	H. C. Baker.
Columbus*† .... Hickman	See Clinton.
Corbin*† .....Whitley	See Williamsburg.
Corinth*● .....Grant	W. W. Alcoke.
Corydon*† ....Henderson	Merritt & Alvis.
Covington*† ..... Kenton	RICHARD P. ERNST. Refers to German National Bank.
" ..... "	CHAS. S. FURBER. Refers to Farmers & Traders National Bank.
Crittenden*● .....Grant	B. F. Menefee.
▲Cynthiana*† .... Harrison	EVANS & PETERSON.
▲Danville*● ..... Boyle	C. R. McDOWELL.
▲Dixon* .....Webster	F. M. Baker.
Dry Ridge*† .....Grant	J. G. Blackburn.
▲Eddyville*† .....Lyon	T. J. Watkins.
▲Edmonton* .....Metcalfe	See Glasgow.
▲Elizabethtown*† . Hardin	JAMES MONTGOMERY.
▲Elkton*† .....Todd	PERKINS & TRIMBLE.
Eminence*● ..... Henry	W. P. Thorne.
Erlanger*† ..... Kenton	S. W. Adams.
Fairfield* ..... Nelson	See Bardstown.
▲Falmouth*† ...Pendleton	J. H. Barker.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*† ..... Ohio	See Hartford.
¶▲Frankfort*† .. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*† ..... Simpson	GEORGE C. HARRIS.
▲Frenchburg ..... Menifee	L. T. Hoverman.
Fulton*† ..... Fulton	Ed. Thomas.
▲Georgetown*† ..... Scott	H. P. MONTGOMERY.
Ghent*● ..... Carroll	James O. Bersatt.
▲Glasgow*† .....Barren	C. D. Dickey.
Glencoe*† ..... Gallatin	See Warsaw.
▲Grayson*● .....Carter	H. D. Gregory.
▲Greensburg*† ..... Green	CHARLES H. NOGGLE.
▲Greenup*† ..... Greenup	W. F. Worthington.
▲Greenville*● Muhlenberg	W. J. Cox.
Guthrie*† .....Todd	See Elkton.
▲Hardinsburg*†.Bre'ridge	D. R. Murray.
▲Harlan* .....Harlan	Howard & Clay.
▲Harrodsburg*† ...Mercer	W. W. STEPHENSON.
▲Hartford* .....Ohio	J. S. R. WEDDING.
▲Hawesville*● .....Hancock	E. E. Kelly.
▲Hazard* .....Perry	L. H. N. Salyer.
▲Henderson*†. Henderson	YEAMAN & YEAMAN.
▲Hickman*● .....Fulton	A. W. Lindsay.
▲Hindman* ..... Knott	W. W. Baker.
▲Hodgensville*● ...La Rue	D. H. Smith.
▲Hopkinsville*●.Christian	HUNTER WOOD & SON.
Horse Cave*● .....Hart	See Munfordville.
Hustonville* .....Lincoln	See Stanford.
▲Hyden* ..... Leslie	Bicknell & Lewis.
▲Independence* ....Kenton	See Covington.
▲Irvine*● ..... Estell	Ridell & Ridell.
▲Jackson*● .....Breathitt	G. W. FLEENOR.
▲Jamestown* ..... Russell	Meadows & Garnett.
Jonesville ..... Owen	See Owenton.
Kelsey ..... Caldwell	See Princeton.
Kuttawa*● ..... Lyon	See Eddyville.
▲LaGrange*● ..... Oldham	Peak & DeHaven.
▲Lancaster*● ..... Garrard	W. O. Bradley.
▲Lawrenceburg*†And'son	F. R. FELAND.
▲Lebanon*● ..... Marion	J. McCHORD.
▲Litchfield*● .....Grayson	J. S. Wortham.
Lewisburg*● .....Logan	See Russellville.
Lewisport*● .... Hancock	B. H. Poindexter.
▲Lexington*● .....Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* ..... Casey	Stone & Stone.
▲London*● ..... Laurel	W. S. JACKSON.
▲Louisa*†. ..... Lawrence	Stewart & Stewart.
▲Louisville*●† .... Jefferson	BARNETT & BARNETT, Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	CHARLES S. GRUBBS, Kenyon Bldg. Refers to American National Bank.
" ..... "	SAM'L B. KIRBY, Kenyon Bldg. Refers to First National Bank, Louisville Trust Co.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
" ..... "	C. B. SEYMOUR, 308 5th St. Refers to Louisville Trust Co. and Farmers' & Drovers' Bank.
" ..... "	STROTHER & GORDON, Columbia Bldg. Refer to Columbia Finance & Trust Co. and Union National Bank.
▲Madisonville*†..Hopkins	J. F. DEMPSEY.
▲Manchester* ..... Clay	James H. Garrard.
▲Marion*● .....Crittenden	James & James.
▲Mayfield*† ..... Graves	Lee & Hester.
▲Maysville*● ..... Mason	THOMAS R. PHISTER.
▲McKee* .....Jackson	M. A. Holcomb.
Middlesboro*● ..... Bell	G. W. SAULSBERRY.
Midway*● .....Woodford	Richard Godson.
Millersburg*● .. Bourbon	See Paris.
Monterey* ..... Owen	T. J. Hardin.
▲Monticello* ..... Wayne	John W. Tuttle.
▲Morehead*● ..... Rowan	Clark & Riley.
▲Morganfield*† ..... Union	W. T. Drury.
▲Morgantown* ..... Butler	McClain Taylor.
▲Mt. Olivet* .... Robertson	W. J. Osborne.
▲Mt. Sterling*● Montg'ery	HENRY R. PREWITT.
▲Mt. Vernon*● Rockcastle	P. D. Colver.
▲Munfordville*● ..... Hart	H. A. Watkins.
▲Murray*● ..... Calloway	G. C. Dinguid.
▲New Castle*● ..... Henry	W. W. Turner.
New Haven*● ..... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*● ..... Campbell	J. C. WRIGHT.
▲Nicholasville*●†. Jes'mine	B. P. CAMPBELL.
No. Middletown*Bourbon	See Paris.
▲Owensboro*● .... Daviess	HUGH A. WILLIAMS.
▲Owenton*● ..... Owen	Lindsay & Botts.
▲Owingsville*● ..... Bath	R. Gudgell & Son.
▲Paducah*● ....McCracken	GREER & REED.
▲Paintsville* ..... Johnson	J. P. Wells.
▲Paris*● ..... Bourbon	McMILLAN & TALBOT.
Pembroke*● ...Christian	See Hopkinsville.
Perryville* ..... Boyle	W. J. Lisle.
Petersburg* ..... Boone	See Burlington.
▲Pikeville* ..... Pike	Connolly & Connolly.
▲Pineville*● ..... Bell	CHARLES W. METCALF.
Pleasureville*● ..... Henry	See New Castle.
Port Royal ..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	E. L. Stephens.
▲Princeton*● .... Caldwell	WM. MARBLE.
Providence*● ...Webster	Gordon & Gordon.
▲Richmond*● .... Madison	J. A. SULLIVAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Rochester*†.....Butler	See Morgantown.
▲Russellville*●†.....Logan	H. S. McCUTCHEN.
Sacramento*.....McLean	E. B. McEwen.
Sadieville*●†.....Scott	See Georgetown.
▲Salyersville*.....Magoffin	E. L. Stephens.
▲Sandyhook*.....Elliott	J. B. Hannah.
▲Scottsville*●.....Allen	W. C. GOAD.
Sebree*●†.....Webster	See Henderson.
Sharpsburg*.....Bath	J. C. Nelson.
▲Shelbyville*●†.....Shelby	J. C. BECKHAM.
▲Shepherdsville*●†..Bullitt	J. F. Combs.
▲Smithland*●...Livingston	Charles H. Webb.
Smith's Grove*●†.Warren	See Bowling Green.
▲Somerset*●†.....Pulaski	O. H. WADDLE.
Sonora*●†.....Hardin	See Elizabethtown.
▲Springfield*●†Washington	T. W. Simms, Jr.
Stamping Ground*●†Scott	See Georgetown.
▲Stanford*●†.....Lincoln	J. S. OWSLEY, Jr.
▲Stanton*●†.....Powell	Atkinson & Spencer.
Sturgis*●†.....Union	J. Mack Thompson.
Sulphur*●†.....Henry	See New Castle.
▲Taylorsville*●.....Spencer	L. B. Brown.
▲Tompkinsville*..Monroe	Richardson & Spear.
Trenton*●†.....Todd	Otis Wilson.
Uniontown*●†.....Union	Robert G. Byrne.
▲Vanceburg*●†.....Lewis	W. C. Halbert.
▲Versailles*●†..Woodford	D. L. THORNTON.
Vine Grove*●†....Hardin	See Elizabethtown.
Walton*●†.....Boone	See Burlington.
▲Warfield.....Martin	See Paintsville.
▲Warsaw*.....Gallatin	L. L. Tiller.
▲West Liberty*.....Morgan	Finley E. Fogg.
West Louisville..Daviess	See Owensborough.
▲Whitesburg*.....Letcher	D. D. Fields & Son.
Whitesville*●†....Daviess	See Owensborough.
▲Wickliffe*●†.....Ballard	BUGG & WICKLIFFE.
▲Williamsburg*●†.Whitley	J. N. SHARP.
▲Williamstown*●†....Grant	M. D. Gray.
▲Winchester*●†.....Clark	LEELAND HATHAWAY.

LOUISIANA.

Town and County.	Name.
Abbeville*●...Vermillion	J. N. Greene.
▲Alexandria*●†.....Rapides	JOHN C. RYAN.
▲Amite*●†.....Tangipahoa	O. P. Amacker.
▲Arcadia*●†.....Bienville	J. C. Reynolds.
▲Bastrop*●†....Morehouse	Bussey & Napp.
¶▲Baton Rouge*●† E.Ba.R.	THOS. J. KERNAN.
Bayou Sara*●†W.Feliciana	See St. Francisville.
▲Bellevue.....Bossier	See Benton.
▲Benton*●†.....Bossier	Joannes Smith.
▲Cameron*.....Cameron	See Lake Charles.
▲Clinton*●†.East Feliciana	W. F. KERNAN.
▲Colfax*.....Grant	W. C. Roberts.
▲Columbia*●†.....Caldwell	Hundley & Chick.
▲Convent*●†.....St. James	See New Orleans.
▲Coushatta*†.....Red River	W. A. Wilkinson.
▲Covington*●† St. Tam'any	Clay Elliott.
▲Crowley*●†.....Acadia	J. E. Barry.
▲Donaldsonville*●†Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See New Orleans.
▲Farmerville*.....Union	R. B. Dawkins.
▲Floyd*.....West Carroll	Gray & McIntosh.
▲Franklin*●†.....St. Mary	PHILIP H. MENTZ.
▲Frankliinton*†Washin'ton	P. B. Carter.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*.....Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*●† Tangipahoa	W. M. Wright.
▲Harrisonburg*.Catahoula	D. N. Thompson.
▲Homer*†.....Claiborne	J. E. MOORE.
▲Houma*●†...Terre Bonne	H. M. Wallis, Jr.
Jeanerette*●†.....Iberia	See New Iberia.
Jennings*●†....Calcasieu	See Lake Charles.
▲Lafayette*●†...Lafayette	Charles D. Caffery.
▲Lake Charles*●†Calcasieu	C. A. McCOY.
▲Lake Providence*†E.Car'l	John E. Ransdell.
▲Leesville*●.....Vernon	J. R. Monk.
▲Mansfield*●†.....De Soto	J. W. Parsons.
▲Many*●†.....Sabine	W. P. Good.
▲Marksville*●†..Avoyelles	JOFFRION & JOFFRION.
▲Minden*†.....Webster	L. K. Watkins.
▲Monroe*●†.....Ouachita	E. T. LAMKIN.
Morgan City*●†..St. Mary	Septime Landux.
▲Napoleonville*Assumpt'n	John Marks.
▲Natchitoches*●† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*●†.....Iberia	WEEKS & WEEKS.
▲New Orleans*●†..Orleans	HARRY H. HALL, 807 Carondelet St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 220 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank.
" ..... "	PARKERSON & TOBIN, Liverpool & London & Globe Bldg. Refer to State, New Orleans, and Hibernia National banks.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*●†..St. Landry	T. H. Lewis.
Patterson*●†.....St. Mary	See Franklin.
▲Plaquemine*●†..Iberville	TOLBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	P. A. Barry, *collector.*
▲Port Allen*●† W. Baton R.	See Baton Rouge.
Rayne*●†.....Acadia	Barry & Story.
▲Rayville*●†.....Richland	J. W. Willis.
▲Ruston*●†.....Lincoln	J. B. Halstead.
▲Shreveport*●†.....Caddo	T. ALEXANDER.
▲Sparta*.....Bienville	J. J. Sprawls.
▲Springville....Livingston	Kemp & Kemp.
▲St. Bernard...St. Bernard	A. Estopional, Jr.
▲St. Francisville* W. Felici'a	J. L. Goslan.
▲St. Joseph*†.....Tensas	Young & Young.
▲St. Martinville*●.St. Martin	James Simon.
▲Tallulah*●†.....Madison	Stone & Holmes.
▲Thibodeaux*●† Lafourche	CLAY, KNOBLOCH & SON.
▲Vernon*.....Jackson	N. M. Smith.
▲Vidalia*●†.....Concordia	Boatner & Hough.
Washington*●† St Landry	J. P. O'Reilly.
Whitecastle*●†..Iberville	See Plaquemine.
▲Winnfield*.....Winn	Henry Bernstein.
▲Winnsboro*●†...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*●† .....York	Samuel M. Came.
▲Auburn*●†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*●† ...Kennebec	HEATH & ANDREWS.
▲Bangor*●†.....Penobscot	MARTIN & COOK.
Bar Harbor*●† ..Hancock	JOHN A. PETERS, Jr.
▲Bath*●†.....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*●†.....Waldo	THOMPSON & WARDWELL.
Bethel*●†.....Oxford	Herrick & Park.
Biddeford*●†.....York	MASON & WEYMOUTH.
Boothbay*.....Lincoln	C. R. Tupper.
Brewer*●† .....Penobscot	F. A. Floyd.
Bridgton*●†. Cumberland	A. H. & E. C. Walker.
Brunswick*●†Cumberland	BARRETT POTTER.
Buckfield*●†.....Oxford	See Canton.
Bucksport*●† ..Hancock	O. F. Fellows.
▲Calais*●†.....Washington	HANSON & ST. CLAIR.
Camden*●†.....Knox	J. H. Montgomery.
Canton*●.....Oxford	John P. Swasey.
Caribou*●† ....Aroostook	B L FLETCHER.
Damariscotta*●†. Lincoln	Pierce & Hall.
Dexter*●† .....Penobscot	Thomas H B. Pierce.
▲Dover*●† .....Piscataquis	Peaks & Smith.
Eastport*●† . Washington	S. D. Leavitt.
▲Ellsworth*●†.....Hancock	J. A. PETERS, Jr.
Fairfield*●† .....Somerset	Johnson & McFadden.
▲Farmington*●† . Franklin	J. C. HOLMAN.
Ft. Fairfield*●†Aroostook	Herbert T. Powers.
Freeport*●†..Cumberland	See Yarmouth.
Fryeburg*●†.....Oxford	E. E. Hastings.
Gardiner*●†.....Kennebec	O. B. CLASON.
Gorham*●†..Cumberland	John A. Waterman.
Guilford*●† .. Piscataquis	Henry Hudson.
Hallowell*●†...Kennebec	See Augusta.
▲Houlton*●†.....Aroostook	POWERS & POWERS.
Kennebunk*●† .....York	W. L. Dane.
Kingfield*●.....Franklin	H. S. Wing.
Lewiston*●†. Androscog'n	WHITE & CARTER.
Limerick*.....York	Frank M. Higgins.
Lisbon Falls*●†. And'c'g'n	H. E. Coolidge.
LivermoreFalls*●†A'd'gin	John H. Maxwell.
▲Machias*●†...Washington	C. B. DONWORTH.
Madison*●†.....Somerset	C. A. Wilbur.
McKinley.....Hancock	See Ellsworth.
MechanicFalls*●† And'g'n	J. M. Libby.
New Castle*●†.....Lincoln	H. E. Hall.
Newport*●†....Penobscot	J. M. Sanborn.
North Berwick*●†...York	Edgerly & Mathews.
Norway*●†.....Oxford	E. T. SMITH.
Oakland*●†.....Kennebec	George W. Field.
Oldtown*●†....Penobscot	JOSEPH F. GOULD.
▲Paris*●† .....Oxford	See South Paris.
Phillips*●†.....Franklin	F. E. Timberlake.
Pittsfield*●†.....Somerset	J. W. Manson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Portland*• † .Cumberland	SETH L. LARRABEE, general law practice. Attorney for Chapman National Bank.
" ..... "	PAYSON & VIRGIN, Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	H. M. VERRILL, Attorney for Casco National and Canal National banks.
Presque Isle*• † Aroostook	George H. Smith.
Richmond*• † ..Sagadahoc	W.T. Hall.
▲Rockland*• † .....Knox	W. H. FOGLER.
Rockport*• † .....Knox	G. H. M. Barrett.
Rumford Falls*• †.Oxford	George D. Bisbee.
Saco*• † .....York	FAIRFIELD & MOORE.
Sanford*• † .....York	Fred J. Allen.
Searsport*• † .....Waldo	W. T. C. Runnels
▲Skowhegan*• † ..Somerset	GEORGE W. GOWER.
South Berwick*• † ....York	W. H. Downs.
South Paris*• † ....Oxford	George A. Wilson.
Thomaston*• † .....Knox	JOSEPH E. MOORE.
Tremont*• .....Hancock	George R. Fuller.
Waldoboro*• † ....Lincoln	O. D. Castner.
Waterville*• † ..Kennebec	C. W. HUSSEY.
Westbrook*• † Cumberla'd	Wm. Lyons.
West Buxom*.....York	J. M. Marshall.
Wilton*• † .....Franklin	C. N. Blanchard.
▲Winthrop*• † ...Kennebec	H. E. Foster.
▲Wiscasset*• † .....Lincoln	Rufus K. Sewall.
Yarmouth*• † Cumberland	G. F. McQuillan.
York Village*.....York	James T. Davidson.

MARYLAND.

Town and County.	Name.
Aberdeen*• † .....Harford	Septimus Davis.
¶▲Annapolis*• † Anne Ar'd'l	JAMES W. MUNROE.
Baltimore*• † ....Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	A. BERNARD CHANCELLOR, 108 East Lexington St. References: Fidelity & Deposit Co., and John L. Williams & Sons, bankers, Richmond, Va
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	HODSON & HODSON, 6 East Lexington St. Attorneys, Solicitors, and Proctors. Reference: National Marine Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank
" ..... "	STEINER & PUTZEL, Law Bldg. Long distance telephone 3388. Reference: Nat'l Union Bank.
" ..... "	SYLVAN HAYES LAUCHHEIMER, Equitable Bldg. Attorney for Clothiers Board of Trade and Standard Sewing Machine Co.
" ..... "	WILLIS & HOMER, 213 Courtland St. Attorneys for Second National and German-American banks.
Barton*• † .....Allegany	See Cumberland.
▲Bel Air*• † .....Harford	STEVENSON A. WILLIAMS.
Berlin*• † ..... Worcester	See Snow Hill.
Brunswick*• † . Frederick	See Frederick.
▲Cambridge*• † Dorchester	THOMAS W. SIMMONS.
Canton ....Baltimore	See Baltimore.
Catonsville*• † . Baltimore	See Baltimore.
▲Centreville*• † Queen An'e	Philemon B. Hopper.
▲Chestertown*• † .....Kent	HARRISON W. VICKERS.
Cockeysville*• † Baltimore	See Towson.
Crisfield*• † .....Somerset	Clarence P. Langford.
▲Cumberland*• † ...Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O.Delmar, Del.) See Salisbury.
▲Denton*• .....Caroline	Henry R. Lewis.
Dickeyville*... Baltimore	See Baltimore.
▲Easton*• † .....Talbot	WM. H. ADKINS.
▲Elkton*• † ..... Cecil	L. MARSHALL HAINES.
Ellicott City*• † .. Howard	John G. Rogers.
Emmittsburg*• † Fr'd'rick	See Frederick.
Federalsburg*• † .Caroline	See Denton.
▲Frederick*• † ...Frederick	JACOB ROHRBACK.
Frostburg*• † .....Allegany	Clayton J. Furnell.
Galthersb'rg*• † M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*• † Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*• † ..Washington	See Hagerstown.
Havre de Grace*• † H'rf'rd	See Aberdeen.
Hyattsville*• † Prince Geo.	Rogers & Rogers.
▲Lap ata*• † .....Charles	Walter J. Mitchell.
Laurel*• † Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*• † ....Allegany	D. LINDLEY SLOAN.
Middletown*• † ..Frederick	See Frederick.
Mount Airy*• † ....Carroll	See Westmin-ter.
New Windsor*• ....Carroll	Lewis Diehlman.
North East*• † .....Cecil	See Elkton.
▲Oakland*• † .....Garrett	Gilmore S. Hamill.
Oxford*• † .....Talbot	See Easton.
Pocomoke City*• † W'r'st'r	C. O. Melvin.
Port Deposit*• † .....Cecil	See Elkton.
Port Tobacco*• ...Charles	See Laplata.
▲Prince Frederickstown* Calvert	John B. Gray.
▲Princess Anne*• † Som'rset	MILES & STANFORD.
Rising Sun*• † .....Cecil	See Elkton.
▲Rockville*• † Montgomery	Anderson & Bonic.
▲Salisbury*• † ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*• † . M'tg'm'ry	See Rockville.
Sharpsburg*• † ..Wash'ton	See Hagerstown.
Smithsburg*• † . Wash'ton	See Hagerstown.
▲Snow Hill*• † ...Worcester	R. D. JONES.
St. Michaels*• † .....Talbot	See Easton.
Taneytown*• † .....Carroll	See Westminster.
Taylors Island Dorch'ster	See Cambridge.
Thurmont*• † ...Frederick	See Frederick.
▲Towson*• † .....Baltimore	Elmer J. Cook.
Trappe*• † .....Talbot	See Easton.
Union Bridge*• † ..Carroll	See Westminster.
Uniontown*..... Carroll	See Westminster.
▲Upper Marlboro*• † Pr. Geo.	Magruder & Wilson.
▲Westminster*• † ..Carroll	JOHN M. REIFSNIDER.
Williamsport*• † Wash'ton	See Hagerstown.
Woodsboro*• † .Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
▲Abington*• † ....Plymouth	Cook & Coughlan.
Adams*• † .....Berkshire	W. H. Bixby.
Amesbury*• † .....Essex	See Newburyport.
Amherst*• † ...Hampshire	Hamlin & Reflley.
Andovor*• † .....Essex	George H. Poor.
Arlington*• † ...Middlesex	See Watertown.
Ashburnnam*• † Wore'st'r	See Fitchburg.
Athol*• † .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*• † Worcester	See Athol.
Attleborough*• † ..Bristol	F. I. Babcock.
Ayer*• † .....Middlesex	A. S. Hudson.
Baldwinsville*• † Wo'c'st'r	Edward L. Hill.
▲Barnstable*• † .Barnstable	THOMAS C. DAY.
Barre*• † .....Worcester	Morgan & Stewart.
Belmont*• † .....Middlesex	J. F. Buckley.
Beverly*• † .....Essex	L. H. Wardwell.
¶▲Boston*• † .....Suffolk	HERBERT L. BAKER, John Hancock Bldg. Refers to Broadway National Bank.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop National Bank and Old Colony Trust Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	KENDALL, MOORE & BURBANK, 77 Bedford St. Attorneys for the Mercantile Law Co. Collections, commercial and corporation law.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston,
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental National Bank.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. General law practice in State and Federal courts. Corporation, commercial, probate, and insolvency law, Refer to National Hide & Leather Bank.
" ..... "	WILLIAM G. WHITT, Equitable Bldg. Corporation, probate, and commercial law and collections. Refers to Shoe & Leather National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Bridgewater*•† Plymouth	Hosea Kingman.
Brockton*•† ...Plymouth	HERBERT H. CHASE.
Brookline*† .....Norfolk	See Boston.
Cambridge*•† . Middlesex	AUGUSTINE J. DALY.
Cambridgeport*•†Mid'sex	See Cambridge.
Canton*•† .....Norfolk	See Dedham.
Chelsea*•†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*•† ....Hampden	Luther White.
ChicopeeFalls*•†. Hamp'n	See Chicopee.
Clinton*•† .....Worcester	EDMOND A. EVANS.
Cohasset*•† .....Norfolk	Louis T. Cushing.
Concord*•† ....Middlesex	Prescott Keyes.
Conway*•† .....Franklin	See Greenfield.
Danvers*•† .....Essex	Daniel N. Crowley.
▲Dedham*•†.....Norfolk	A. C. SMITH.
East Bridgewater*†Ply'th	R. O. Harris.
East Cambridge*•†Mid's'x	See Boston.
Easthampton*•†Hamps're	Edward L. Shaw.
East Weymouth*•†Norf'k	See Weymouth.
▲Edgartown*•† ..... Dukes	C. G. M. Dunham.
Essex*†.....Essex	See Gloucester.
Everett*•†.....Middlesex	See Lowell.
Fairhaven*•†.....Bristol	A. B. Collins
Fall River*•†.....Bristol	JACKSON, SLADE & BORDEN, Attorneys for Fall River National Bank and Second National Bank.
" ..... "	SWIFT & GRIME, Attorneys for Pocasset National Bank and National Union Bank.
Falmouth*•† ..Barnstable	See Barnstable.
▲Fitchburg*•† ..Worcester	CHARLES E. WARE.
Florence*•† ...Hampshire	See Northampton
Foxborough*•† ..Norfolk	ROBERT W. CARPENTER.
Framingham*•†. Mid'esex	J. L. O'NEILL.
Franklin*•† .....Norfolk	Wiggins & Doe.
Gardner*•† .....Worcester	PIERCE & STILES.
Georgetown*•† .....Essex	W. A. Butler.
Gloucester*•†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*•† ....Worcester	See Worcester.
Great Barrin'n*•†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*•†....Franklin	GREENE & DAVENPORT.
Harwich*•†....Barnstable	See Barnstable.
Haverhill*•†.....Essex	JONES & PINGREE.
Haydenville*•†..Hamps're	See Northampton.
Hingham*•†....Plymouth	Walter L. Bowie.
Hollston*•†.....Middlesex	J. P. Dexter.
Holyoke*•† .....Hampden	P. J. GARVEY.
Hopkinton*•†..Middlesex	George L. Hemenway.
Hudson*•† .....Middlesex	James T. & R. E. Joslin.
Hyannis*•† .....Barnstable	Henry H. Baker, Jr.
Hyde Park*•†....Norfolk	E. C. JENNY.
Ipswich*•†.....Essex	George H. Hayes.
▲Lawrence*•†.....Essex	WILBUR E. ROWELL.
Lee*•† .....Berkshire	P. H. Casey.
Leicester*•† ...Worcester	Henry O. Smith.
Lenox*† .....Berkshire	See Pittsfield.
Leominster*•†. Worcester	HARRY C. BASCOM.
Lexington*•† ..Middlesex	A. E. Scott.
▲Lowell*•† .....Middlesex	BURKE & CORBETT.
Ludlow*• ..... Hampden	See Springfield.
Lynn*•†.....Essex	EUGENE T. McCARTHY.
Malden*•† .....Middlesex	P. J. McGUIRE.
Manchester*•†.....Essex	See Gloucester.
Marblehead*•†.....Essex	Wm. D. T. Trefey.
Marlboro*•† ...Middlesex	J. W. McDonald.
Medford*•† ....Middlesex	B. F. Hayes.
Medway*•† ..... Norfolk	A. T. Johnson.
Melrose*•† .....Middlesex	Kern & McLoud.
Merrimac*•†.....Essex	T. H. Hoyt.
Methuen*•†.....Essex	Wm. M. Rogers.
Middleboro*•† .Plymouth	George W. Stetson.
Milford*•† .....Worcester	L. E. Fales.
Millbury*•†....Worcester	H. W. Aiken.
Milton*•†.....Norfolk	See Boston.
Monson*•†.....Hampden	See Springfield.
▲Nantucket*•†..Nantucket	ALLEN COFFIN.
Natick*•† .....Middlesex	I. W. Parker.
▲New Bedford*•† ..Bristol	HOMER W. HERVEY.
Newbury† .....Essex	See Newburyport.
▲Newburyport*•†....Essex	THOMAS HUSE.
Newton*•† .... Middlesex	See Boston.
Newton Center*•†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*† Middlesex	See Newton Center.
North Adams*•† Berks're	BEER & GOWLIN.
▲Northampton*•†Hamps're	HAMMOND & FIELD.
No. Attleborough*•†Bris'l	F. B. Byram.
Northborough*•† Wo'ster	William M. Brigham.
No. Brookfield*•†Wo'ster	Henry W. King.
No. Cambridge*•†Mid'sex	See Bos'on.
North Easton*•† ..Bristol	M. L. Urann.
Norwell*• .....Plymouth	H. T. Fogg.
Oakdale*•† .....Worcester	Cutting & Sheehan.
Orange*•† ..... Franklin	E. S. Hall.
Oxford*•† ..... Worcester	See Worcester
Palmer*•† .....Hampden	GARDNER & GARDNER.
Peabody*•† .....Essex	A. W. Sim.
▲Pittsfield*•† ... Berkshire	E. T. SLOCUM.
▲Plymouth*•† ...Plymouth	Edward A. Burnett.
Provincetown*•†Barn'ble	J. H. Hopkins.
Quincy*•† .....Norfolk	W. W. JENNESS.
Randolph*† .....Norfolk	John V. Beal.
Reading*•† .... Middlesex	Solon Bancroft.
Rockland*•† ...Plymouth	George W. Kelley.
Rockport*•† .....Essex	See Gloucester.
Rowley*•† .....Essex	See Newburyport.
▲Salem*•† ..... Essex	HUNTINGTON & FITZ.
Salisbury*• .....Essex	See Newburyport.
Shelburne Falls*•† Fra'lin	Henry M. Puffer.
Somerville*•†..Middlesex	See Boston.
South Braintree*•†.Nor'k	See Boston.
Southbridge*•† Worcester	Henry B. Montague.
So. Framingham*•†Md'l'x	John M. Merriam.
SouthWeymouth*•†Nor'k	See Abington.
S. Yarmouth*•†Barnstable	See Barnstable.
Spencer*•† .... Worcester	A. W. Curtis.
▲Springfield*•† ..Hampden	GARDNER & GARDNER.
Stockbridge*•† Berkshire	See West Stockbridge.
Stoneham*•†...Middlesex	W. B. Stevens.
Stoughton*•† .....Norfolk	Oscar A. Marden.
▲Taunton*•† .....Bristol	BENNETT & HALL.
Townsend*•† ..Middlesex	C. F. Worcester.
Turner's Falls*•†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*•† .. Worcester	W. J. Taft.
Wakefield*†....Middlesex	Samuel K. Hamilton.
Wales*†.....Hampden	H. A. McFarland.
Waltham*•† .....Middlesex	M. J. Connelly.
Ware*•† .....Hampshire	Coney & Schoomaker.
Wareham*•† ...Plymouth	See New Bedford.
Warren*•† .... Worcester	E. C. SAWYER.
Watertown*•† .Middlesex	Joseph P. Lyons.
Webster*•† .... Worcester	H. J. Clarke.
Wellfleet*•† ..Barnstable	See Barnstable.
Westborough*•† Wor'ster	JOSHUA E. BEEMAN.
Westfield*•† ....Hampden	M. B. Whitney.
West Gardner*†. Wor'ster	See Gardner.
Westminster*† Worcester	See Fitchburg.
West Newbury*† ..Essex	See Newburyport.
West Newton*•† Mid'sex	LAWRENCE BOND.
WestStockbridge*•†Berk.	W. C. Spaulding.
Weymouth*•† .....Norfolk	A. P. WORTHEN.
Whitinsville*•† Worcester	See Worcester.
Whitman*•† ....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*•† .Wor'ster	F. B. Spalter.
Winchester*•† .Middlesex	G. S. Littlefield.
Woburn*•†.....Middlesex	JOHN G. MAGUIRE.
▲Worcester*•†...Worcester	RICE, KING & RICE.
Wrentham*•† .. Norfolk	Samuel Warner.
Yarmouth*•.. Barnstable	See Barnstable.

MICHIGAN.

Addison*• ..... Lenawee	See Adrian.
▲Adrian*•† .....Lenawee	JOHN E. BIRD.
Albion*•† .....Calhoun	M. D. Weeks.
Algonac*†.....St. Clair	See Marine City.
▲Allegan*•† ..... Allegan	H. H. POPE.
Allen*•† .....Hillsdale	F. A. Roethlisberger.
Alma*•†.....Gratiot	Francis Palmer.
Almont*•†.....Lapeer	F. P. Andrus.
▲Alpena*•† .....Alpena	H. K. GASTIN.
▲Ann Arbor*•† Washtenaw	M. J. CAVANAUGH.
Applegate*•† ..... Sanilac	See Carsonville.
Armada*•†.....Macomb	Bert C. Preston.
Ashley*•†.....Gratiot	See Ithaca.
Athens*•†.....Calhoun	N. L. Rowe.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*•†..... Iosco	C. R. HENRY.
▲Autraine†..... Alger	See Marquette.
▲Bad Axe*•†..... Huron	CHARLES L. HALL.
▲Baldwin*•†.....Lake	See Reed City.
Bancroft*•†...Shiawassee	See Corunna.
Bangor*•† ... Van Buren	W. G. Bessey.
Barryton*.....Mecosta	See Big Rapids.
Battle Creek*•†..Calhoun	O. S. CLARK.
▲Bay City*•†..... Bay	FRANK S. PRATT.
Bay Port*•†.....Huron	See Bad Axe.
Belding*•†.....Ionia	See Greenville.
▲Bellaire*•† ..... Antrim	Leavitt & Guile.
Bellevue*•†.....Eaton	George P. Stevens.
Benton Harbor*•†Berrien	FRANK P. GRAVES.
Benzonia*•†..... Benzie	Wilson & Bailey.
BerrienSprings*•†Berrien	R. D. Dix.
▲Bessemer*•† .....Gogebic	S. S. Cooper.
▲Big Rapids*•†....Mecosta	J. BARTON.
Birmingham*•†..Oakland	See Pontiac.
Blissfield*•†.....Lenawee	John A. Riley.
Breckenridge*•†...Gratiot	See St. Louis.
Brighton*•†.... Livingston	B. T. O. Clark.
Britton*•† ..... Lenawee	See Adrian.
Bronson*•†.....Branch	M. Thompson.

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County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Brooklyn*•†.....Jackson	J. E. Shehell.
Brown City*•†.....Sanilac	Jesse A. Rapley.
Buchanan*•†.....Berrien	A. A. Worthington.
Burr Oak*•†.. St. Joseph	A. M. Graham.
Byron*•†.....Shiawassee	See Corunna.
▲Cadillac*•†.....Wexford	FRED S. LAMB.
Caledonia*•†.....Kent	See Grand Rapids.
Calumet*•† .... Houghton	See Houghton.
Capac*•†..... St. Clair	Charles S. Warn.
▲Caro*•†..... Tuscola	Walter J. Gamble.
Carson City*•† Montcalm	Lee A. Lyon.
Carsonville*•†.... Sanilac	Thomas G. Graham.
Caseville*•†.....Huron	See Badaxe.
Cass City*•†..... Tuscola	J. D. Brooker.
▲Cassopolis*•†..... Cass	L. H. GLOVER.
Cedar Springs*•†....Kent	See Grand Rapids.
Central Lake*•†....Antrim	M. W. Neukirk.
▲Centerville*•† St. Joseph	H. P. Stewart.
▲Charlevoix*•† Charlevoix	See Petoskey.
▲Charlotte*•†.....Eaton	LYMAN H. McCALL.
▲Cheboygan*•†.Cheboygan	GEORGE W. BELL.
Chelsea*•†.....Washtenaw	Archie Wilkinson.
Chesaning*•†.....Saginaw	B. A. Snow.
Clare*•†..... Clare	See Harrison
Clarkston* ..... Oakland	L. N Brown.
Clarksville*•† ..... Ionia	See Ionia.
Clayton*•†.....Lenawee	See Adrian.
Climax*•† ..... Kalamazoo	See Kalamazoo.
Clinton*•† ..... Lenawee	Garland R. Gillespie.
Clio*•†..... Genesee	George D. Williams.
▲Coldwater*•†.....Branch	LOVERIDGE & LOVERIDGE.
Coleman*•†..... Midland	E. Dowe.
Coloma*•†..... Berrien	See Benton Harbor.
Colon*•† ..... St. Joseph	D. L. Akey.
Concord*•†.....Jackson	See Jackson.
Constantine*•† St. Joseph	James M Harvey.
Coopersville*•†... Ottawa	L. P Ernst.
▲Corunna*•†... Shiawassee	W. J. Parker.
Croswell*•†..... Sanilac	CHARLES L. HALL.
▲Crystal Falls*•† ..... Iron	Sherman T. Handy.
Dansville*..... Ingham	M. M. Atwood.
Davison*•† ..... Genesee	See Flint.
Dearborn*•† ..... Wayne	See Detroit.
Decatur*•†.... Van Buren	F. W. Smith.
Deckerville*•†.... Sanilac	R. J. West.
▲Detroit*•† .....Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS, WHITING & HITCHCOCK, Moffat Bldg. Attorneys for Mechanics Bank and Merchants Bank of Canada.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	HAUG & YERKES, Campau Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN. Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank.
Dexter*•†.... Washtenaw	H. U. Newkirk.
Dimondale*•†..... Eaton	See Charlotte.
Douglas*†..... Allegan	See Allegan.
Dowagiac*•†..... Cass	F. J. Atwell.
Dowington*•†.....Sanilac	F. S. Viets.
Dryden*•†..... Lapeer	T. Williams.
Dundee*•† ..... Monroe	Randall & Corbin.
Durand*•†..... Shiawassee	A. J. Kellogg.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*• Charlevoix	John Makelim.
East Saginaw†...Saginaw	See Saginaw.
East Tawas*•†..... Iosco	A. E. Sharpe.
Eaton Rapids*•†....Eaton	J. B. Hendee.
Edmore*•† .... Montcalm	See Greenville.
Elk Rapids*•†.....Antrim	A. B. Dougherty.
Elkton*•†..... Huron	W. L. Doyle.
Elsie*•†..... Clinton	Charles Snelling.
▲Escanaba*•†..... Delta	GEORGE GALLUP.
Evart*•†..... Osceola	C. H. Rose.
Ewen*•† ..... Ontonagon	Chamberlain & Trimble.
Fairgrove*•†..... Tuscola	See Caro
Farmington*† ... Oakland	See Northville.
Fenton*•† ..... Genesee	C. Tinker.
Fennville*•† ..... Allegan	Theo. Wade.
▲Flint*•†..... Genesee	HEMIS & MARTIN.
Flushing*•..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Port Sanilac.
Fowler*•†.....Clinton	J. G. Patterson.
Fowlerville*•† Livingston	S. S. Abbott.
▲Frankfort*•†..... Benzie	N. A. PARKER.

Town and County.	Name.
Freeport*•†.....Barry	Thomas Sullivan.
Fremont*•† .... Newaygo	A. F. Tibbitts.
Gagetown*•†..... Tuscola	See Caro.
Galesburg*•†. Kalamazoo	R. G. Smith.
Galien*•†..... Berrien	See Buchanan.
▲Gaylord*•†..... Otsego	W. A. Harrington.
Gladstone*•† ..... Delta	Smith & Empson.
▲Gladwin*•..... Gladwin	F. C. Smith.
Gobleville*†...Van Buren	H. M. Huff.
▲Grand Haven*•†.. Ottawa	R. W. DUNCAN.
Grand Ledge*•†....Eaton	C. Alexander.
Grand Marais* .....Alger	C. D. Doig.
▲Grand Rapids*•†.... Kent	CRANE, MORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city.
Grass Lake*•†....Jackson	E. Pelton.
▲Grayling*•†.....Crawford	Joseph Patterson.
Greenville*•†.. Montcalm	W. S. Whittlesey.
Hancock*•†.... Houghton	See Houghton.
Hanover*•†..... Jackson	See Jackson.
▲Harbor Springs*•† Emmet	CHALMERS CURTIS.
▲Harrison*•†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*•† ..... Oceana	W. S. Hanson.
Hartford*•†.. Van Buren	A. H. Chandler.
▲Hastings*•† ..... Barry	PHILIP T. COLGROVE.
▲Hersey*•†..... Osceola	C. M. Beardsley.
▲Hillsdale*•†..... Hillsdale	J. S. Galloway.
Holland*•†..... Ottawa	George E. Kollen.
Holly*•†.....Oakland	C. F. Collier.
Homer*•†.....Calhoun	See Marshall.
Hopkins Station*•† Alle'n	See Allegan.
▲Houghton*•†...Houghton	R. SKIFF SHELDEN.
Howard*•† .... Montcalm	C. W. Perry.
▲Howell*•†..... Livingston	W. P. VAN WINKLE.
Hubbardston*.....Ionia	See Ionia.
Hudson*•† ..... Lenawee	L. R. Pierson.
Imlay City*•†.....Lapeer	R. L. Campbell.
▲Ionia*•†..... Ionia	JOHN J. McKENNA.
▲Iron Mountain*•†. Dickl'n	E. A. WOODWARD.
Ironwood*•†.....Gogebic	HAYDEN, HUMPHREY & YOUNG.
Ishpeming*•† . Marquette	W. T. POTTER.
▲Ithaca*•†.....Gratiot	John T. Mathews.
▲Jackson*•† .....Jackson	FORREST C. BADGLEY.
Jasper*•† .....Lenawee	See Adrian.
Jonesville*•† ...Hillsdale	S. D. McNeal.
▲Kalamazoo*•† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*•† ....Kalkaska	Totten & Phelps.
Kinde*•† .....Huron	James H. Hall.
Kingston*•† .....Tuscola	J. B Beverly.
Laingsburg*•† Shiawassee	H. H. Pulver.
▲Lake City*•†...Missaukee	A. G. Smith.
Lake Linden*•†Houghton	See Houghton.
Lake Odessa*•† .....Ionia	See Ionia.
Lake View*•†..Montcalm	Salem F. Kennedy.
▲L'Anse*•† .....Baraga	P. R. McKernan.
¶Lansing*•† .....Ingham	CAHILL & WOOD.
▲Lapeer*•† .....Lapeer	GREER & WILLIAMS.
Laurium* .....Houghton	See Houghton.
Lawton*•† ....Van Buren	S. L. Lawton
▲Leland*•† .....Leelanau	C. L. Dayton.
Leslie*•† .....Ingham	Arthur J. Tuttle.
Lexington*†.....Sanilac	A. E. Divine.
Litchfield*•† ....Hillsdale	See Hillsdale.
Lowell*•† .....Kent	John W. Matthewson.
▲Ludington*•† .....Mason	H. S. GRAY.
Lyons*•† .....Ionia	E. C. Spalding.
Mancelona*•† .....Antrim	Mesick & Newkirk.
Manchester*•† Washte'aw	A. J. Waters.
▲Manistee*•† .....Manistee	DOVEL & SMITH.
▲Manistique*•†Schoolcraft	Walsh & Pardee.
Manton*•† .....Wexford	I. C. Wheeler.
Maple Rapids*....Clinton	See St. Johns.
Marcellus*•† .....Cass	Smith & Harmon.
Marine City*•† ....St. Clair	Wm. Baird
Marlette*•† .....Sanilac	D. S. McClure.
▲Marquette*•† . Marquette	HILL & RODD.
▲Marshall*•† .....Calhoun	J. C. PATTERSON.
▲Mason*•† .....Ingham	L. T. Hemans.
Mayville*•† .....Tuscola	T. J. Eveland.
Memphis*•† .....Macomb	See Mount Clemens.
Mendon*•† .....St. Joseph	E. E. Harwood.
▲Menominee*•†Menominee	SAWYER & WAITE.
Merrill*•† .....Saginaw	See Saginaw.
Middleville*•† .....Barry	H. E. Hendricks.
▲Midland*•† .....Midland	GEORGE B. STANFORD.
Milan*•† .....Washtenaw	Frank Trussell.
Milford*•† .....Oakland	Edward J. Bissell.
Millington*•† .....Tuscola	See Caro.
Minden City*•† ...Sanilac	See Sanilac Centre.
▲Mio* .....Osceola	R. Kittle.
▲Monroe*•† .....Monroe	LANDON & LOCKWOOD.
Montague*•† ...Muskegon	See Muskegon.
Montrose*•† .....Genesee	See Flint.
Morenci*•† .....Lenawee	C. S. Ingals.
Morrice*•† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*•†..Macomb	SILAS B. SPIER.
▲Mt. Pleasant*•† ..Isabella	FRANCIS H. DODDS.
Muir*•†.....Ionia	See Ionia.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Munising*•† .....Alger	H. N. Morris.
▲Muskegon*•† ..Muskegon	SMITH, NIMS, HOYT & ERWIN.
Nashville*•† .....Barry	E. D. Mallory.
Negaunee*•† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*•† .... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*•† ..... Luce	Sanford N. Dutcher.
New Haven*•† ....Macomb	Adam T. Bennett.
Niles*•† .....Berrien	WILLIAM J. GILBERT.
North Branch*•†..Lapeer	C. F. Gates.
North Lansing† ..Ingham	See Lansing.
Northville*•† ..... Wayne	C. C. Yerkes.
Ogden*† .....Lenawee	See Adrian.
Olivet*† .....Eaton	See Charlotte.
▲Ontonagon*•† Ontonagon	W. W. Wendell.
Orion*•† .....Oakland	J. A. Neal
Oscoda*† .....Iosco	C. R. Henry.
Otsego*•† .....Allegan	W. C. Edsall.
Ovid*•† .....Clinton	H M. High.
Owosso*•† ....Shiawassee	WATSON & CHAPMAN.
Oxford*•† .....Oakland	Frank E. Jenkins.
▲Paw Paw*•† ...Van Buren	T. J. CAVANAUGH.
Peck* .....Sanilac	See Croswell.
Pentwater*•† .....Oceana	Charles R. Johnson.
Perrinton*•† .....Gratiot	See Ashley.
Perry*•† .....Shiawassee	A. N. Macqueen.
Petersburgh*•† ...Monroe	John O. Zabel.
Petoskey*•† .....Emmet	C. J. PAILTHORP.
Pewamo*•† ..... Ionia	See Ionia.
Pigeon*•† .....Huron	See Badaxe.
Pinckney*•† ..Livingston	W. A. Carr.
Pinconning*•† .....Bay	See Bay City.
Plainwell*•† .....Allegan	E. J. Anderson.
Plymouth*•† ..... Wayne	G. A Starkweather.
▲Pontiac*•† .....Oakland	ELMER R. WEBSTER.
Port Austin*•† ....Huron	James H. Hall.
Port Hope*† .....Huron	See Sand Beach.
▲Port Huron*†....St. Clair	PHILLIPS & JENKS.
Portland*•† .....Ionia	W. E. Hawley.
Port Sanilac*† ....Sanilac	M. N. Mugan.
Quincy*•† ..... Branch	W. H. Lockerby.
Reading*•† ..... Hillsdale	Lockerby & Kinney.
Red Jacket*† ..Houghton	See Houghton.
Reed City*•† .....Osceola	C. M. Beardsley.
Reese*•† ..... Tuscola	See Vassar.
Richland*•† .. Kalamazoo	See Kalamazoo.
Richmond* .....Macomb	W. H. Acker.
Rochester*•† .....Oakland	J. H. Holman.
Rockford*•† ..... Kent	C. G. Hyde.
▲Rogers* .....Presque Isle	A. E. Banks.
Romeo*•† .....Macomb	D. N. Lowell.
▲Roscommon*•†Roscom'on	Charles L. De Waele.
▲Saginaw*•† .....Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*•† ..... Washtenaw	See Ann Arbor.
Sand Beach*•† ..... Huron	CHARLES L. HALL.
▲Sanilac Center*... Sanilac	Wm. Dawson.
Saranac*•† ..... Ionia	Charles L. Williams.
Saugatuck* .....Allegan	W. A. Woodworth.
▲Sault Ste Marie*•†Chip'wa	JOHN A. COLWELL.
Schoolcraft*•† Kalamazoo	George M. Fields.
Sebewanig*•† ..... Huron	See Badaxe.
Seney*•† .....Schoolcraft	See Newberry.
Shelby*•† ..... Oceana	John Q. Ross.
Shepherd*•† .....Isabella	F. E. Hibbard.
Sheridan*•† .....Montcalm	See Stanton.
Sherwood*•† ..... Branch	See Union City.
South Haven*•† VanBuren	JAMES H. JOHNSON.
South Lyon*•† ...Oakland	See Pontiac.
Sparta*•† ..... Kent	B. N. Keister.
Springport*•† ....Jackson	See Jackson.
▲Standish*•† .....Arenac	Robert Garner.
▲Stanton*•† .....Montcalm	FRANK MILLER.
St. Charles*•† ....Saginaw	See Saginaw.
St. Clair*•† .....St. Clair	A. R. Stowell.
▲St. Ignace*•† .. Mackinac	Henry Hoffman.
▲St. Johns*•† .....Clinton	LEWIS SEVERANCE.
▲St. Joseph*•† ..... Berrien	N. A. HAMILTON.
St. Louis*•† ..... Gratiot	Charles W. Giddings.
Stockbridge*•† ...Ingham	W. B. Gildart.
Sturgiss*•† .... St. Joseph	R. B. Hamilton.
Sunfield*•† ..... Eaton	See Charlotte.
▲Tawas City*•† ..... Iosco	N. C HARTINGH.
Tecumseh*•† .... Lewanee	Summer Collins.
Tekonsha*•† ..... Calhoun	See Battle Creek.
Three Oaks*•† .....Berrien	W. K. Sawyer.
Three Rivers*•†St. Joseph	S. M. Constantine.
▲TraverseCity*•†Gr'ndTra.	PATCHIN & CROTSER.
Ubly*•† ..... Huron	J. C. Ryan.
Union City*•† .....Branch	M. A. Merrifield.
Unionville*•† .....Tuscola	See Sebewaing.
Utica*•† ..... Macomb	G. E. Eckert.
Vandalia*•† ..... Cass	See Cassopolis.
Vassar*•† ..... Tuscola	HUSTON & SPEARS.
Vermontville*•† ....Eaton	See Charlotte.
Vernon*•† .... Shiawassee	See Owosso.
Vicksburg*•†. Kalamazoo	T. RAYNER, JR.
Wacousta* ..... Clinton	See Grand Ledge.
Watervliet*•† .....Berrien	See Benton Harbor.
Wayland*•† .....Allegan	David Stockdale.
Wayne*•† ..... Wayne	See Plymouth.
West Bay City*•† .... Bay	See Bay City.
▲West Branch*•†. Ogemaw	Ross & Harris.
Whitehall*•†...Muskegon	Paul I. Hedges.
WhitePigeon*•†St.Joseph	W. F. Thomas.
Williamston*•†... Ingham	W. F. Cairns.
Woodland*•..... Barry	Palmerton & Smith.
Wyandotte*•†..... Wayne	SYLVESTER PRAY.
Yale*•† ..... St. Clair	Harvey Tappan.
Ypsilanti*•†.. Washtenaw	D. C. GRIFFIN.
Zeeland*•†..... Ottowa	See Grand Haven.

MINNESOTA.

Town and County.	Name.
▲Ada*•† ..... Norman	Calkins & Sharpe.
Adams*•† ..... Mower	See Austin.
Adrian*•† ..... Nobles	M. E. Foley.
▲Aitkin*•† ..... Aitkin	P. J Murphy.
Albany*•† ..... Stearns	See St. Cloud.
▲Albert Lea*•†....Freeborn	TODD & CARLSON.
Alden*•† ..... Freeborn	H. G. Latourell.
▲Alexadria*•†..... Douglas	Jenkins & Treat.
Amboy*•†.....Blue Earth	J. F. Smith.
Annandale*•†..... Wright	A. G. Sexton.
▲Anoka*•† ..... Anoka	J. N. NILES.
Appleton*•†..... Swift	C. W. Stanton.
Argyle*•† ..... Marshall	E. M. Stanton.
Arlington*•†..... Sibley	P. A. Cosgrove.
Atwater*•† ....Kandiyohi	George Muller.
Audubon*•† ..... Becker	See Detroit City.
▲Austin*•†..... Mower	WRIGHT & BLISS.
Balaton*•†..... Lyon	See Marshall.
Barnesville*•†..... Clay	Charles S. Marden.
Battle Lake*•†. Otter Tail	See Fergus Falls.
Beardsley*•† ....Bigstone	See Ortonville.
▲Beaver Falls*....Renville	See Redwood Falls.
Belgrade*•†..... Stearns	See St. Cloud.
Belle Plaine*•†..... Scott	F. C. Irwin.
Bellingham*•†. Lac-qui-P'e	McElliott & Holmes.
Belview*•†..... Redwood	A. O. Glimnestad.
▲Benson*•†..... Swift	F. M. Thornton.
▲Bemidji*..... Beltrami	Peter Johnson, collection agent.
Bigelow*•† ..... Nobles	See Sibley, Iowa.
Big Lake*•† ...Sherburne	See Elk River.
Bird Island*•†.... Renville	T. E. Boylan.
Blooming Prairie*•†. Ste'e	See Owatonna.
▲Blue Earth City*•†Farib'lt	FRANK E. PUTNAM.
Boyd*•† ....Lac-qui-Parle	See Madison.
▲Brainerd*•†....Crow Wing	S. F. Alderman.
Brandon*•† ..... Douglas	See Alexandria.
▲Breckenridge*•† ..Wilkin	EZRA G. VALENTINE.
Brooten*•†..... Stearns	See Glenwood.
Browerville*•†..... Todd	See St. Cloud.
Brown Valley*•† Traverse	Norton F. Brand.
Brownton*•†..... McLeod	A. L. Brown.
▲Buffalo*•†..... Wright	J. T. Alley.
Buffalo Lake*•†..Renville	See Granfre Falls.
▲Caledonia*•†.....Houston	E. H. Smalley.
▲Cambridge* ..... Isanti	George W. Nesbit.
Canby*•† Yellow Medicine	Ole Ostensoe
Cannon Falls*•†. Goodhue	P. S. Aslakson.
▲Carlton*•† ..... Carlton	H. H. Hawkins.
Carver*•†..... Carver	Frank Warner.
▲Center City*•†..... Chisago	See St. Paul.
▲Chaska*•† ..... Carver	See Shakopee.
Chatfield*•† .....Fillmore	E. W. Rossman.
Chokio*•† ..... Stevens	See Morris.
Clara City*•†....Chippewa	A. J. Volstead.
Claremont*•† ..... Dodge	See Kasson.
Clarkfield*•†Yello' Medi'c	See Canby.
Climax*•†..... Polk	See Crookston.
Clinton* ..... Big Stone	See Ortonville.
Cloquet*•†..... Carlton	See Duluth.
Cokato*•† ..... Wright	See Buffalo.
Cottonwood*•†..... Lyon	O. Hanson.
▲Crookston*•† ..... Polk	MILLER & FOOTE.
Dassell*•†..... Meeker	See Litchfield.
Dawson*•†. Lac-qui-Parle	W. B. Monaghan.
Delano*•† ..... Wright	See Minneapolis.
Delavan*•† .....Faribault	See Blue Earth City.
▲Detroit City*•†....Becker	J. N. TRUE.
Dexter*•†..... Mower	See Austin.
Dodge Center*•†..... Dodge	See St. Paul.
Dover*•†..... Olmstead	See Rochester.
▲Duluth*•†..... St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Eagle Bend*•†..... Todd	FRANK RICHARDSON.
East Grand Forks*•† Polk	See Crookston.
Easton*•†..... Faribault	See Blue Earth City.
Echo*•†. Yellow Medicine	See Sleepy Eye.
Eden Valley*•†.....Meeker	James H. Doran.
Edgerton*•†..Pipe Stone	C. G. Brady.
▲Elbow Lake*•†..... Grant	T. & M. Casey.
Elgin*•† ..... Wabasha	See Wabasha.
▲Elk River*•†...Sherburne	Frank T. White.
Ellsworth*•† ..... Nobles	See Luverne.
Elmore*•† .....Faribault	G. W. Pangburn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Ely*†.....St. Louis	A. J. THOMAS.
Elysian*†.....Lesueur	W. M. Sterling.
Erskine*†.....Polk	See Crookston.
Evansville*†....Douglas	See Alexandria.
Eveleth*† .....St. Louis	See Duluth.
Excelsior*†.....Hennepin	See Minneapolis.
Eyota.....Olmstead	See Rochester.
Fairfax*† ..... Renville	A. V. Rieke.
▲Fairmont*†.....Martin	H. M. Blaisdell.
▲Faribault*†.....Rice	H. S. GIBSON.
Farmington*†....Dakota	L. Aldrich.
▲Fergus Falls*† Otter Tail	C. L. HILTON.
Fertile*† .....Polk	See Crookston.
Fisher*† .....Polk	See Crookston.
Fosston*† .....Polk	B. S. Bennett.
Frazee*† .....Becker	See Detroit City.
Fulda*† ....Murray	M. E. Foley.
Gaylord*† .....Sibley	G. A. McKenzie.
Gibbon*† .....Sibley	John A. Dalzell.
▲Glencoe*† .....McLeod	F. R. ALLEN.
▲Glenwood*† .....Pope	C. P. Reeves.
Good Thunder*†BlueE'th	See Mankato.
Graceville*†...Big Stone	M. S Stevens.
Granada† .....Martin	See Fairmont.
▲Grand Marais*.....Cook	See Duluth.
Grand Meadow*†.Mower	See Spring Valley.
▲Grand Rapids*†...Itasca	T. M Brady.
▲Granite Falls*† Yel. Med.	O. Hartwick.
Grove City*†.....Meeker	See Litchfield.
▲Hallock*†.....Kittson	R. R. Hedenberg.
Halstad*† .....Norman	A. O. Ueland.
Hamline*† .....Ramsey	See St. Paul.
Hardwick*† .....Rock	See Lu Verne.
Harmony*†.....Fillmore	See Preston.
▲Hastings*† .....Dakota	CLAGETT & STOWE.
Hawley*† .....Clay	G. Halverson.
Hayfield*† .....Dodge	See Kasson.
Hector*† .....Renville	C. H. Freeman.
▲Henderson*† .....Sibley	W. H Leeman.
Henning*† ....Otter Tail	See Fergus Falls.
Herman*† .....Grant	Phinney Bros.
Heron*† .....Jackson	L F Lammers.
Hibbing*† .....St. Louis	T. M. Brady & Son.
Hills*† .....Rock	See Lu Verne.
Houston*† .....Houston	D. A. Buell.
Howard Lake*†..Wr.ght	F. E Latham.
Hubbard* .....Hubbard	See Park Rapids.
Hutchison*† ....McLeod	H H. Bonniwell.
▲Jackson*† .....Jackson	M V. BUSHMAN.
Janesville*† ....Waseca	L. D. Rogers.
Jasper*† .....Pipe Stone	See Pipe Stone.
Jordan*† .....Scott	See Shakopee.
Kassas*† .....Dodge	Robert Taylor.
Kenyon*† .....Goodhue	K. A. Finseth.
Kerkhoven*† .....Swift	See Benson.
Kilkenny*† .....Lesueur	See Waterville.
Kinbrae*† .....Nobles	See Worthington.
▲Lake Benton*† ..Lincoln	A. J. Bingham.
Lake City*† .....Wabasha	ALLEN J. GREER.
Lake Crystal*†BlueEa'th	D. A. Reed.
Lakefield*† .....Jackson	E T. Smith.
Lake Park*† .....Becker	See Detroit.
Lamberton*† ..Redwood	F. Clague.
Lanesboro*† ....Fillmore	A. G. Chapman.
Le Roy*† .....Mower	G. W. W. Harden.
Lester Prairie*†.McLeod	See Glencoe.
Lesueur*† .....Lesueur	O. J. Parker.
▲Lesueur Center*.Lesueur	O. J. Parker.
Lewiston*† .....Winona	See Winona.
▲Litchfield*† .....Meeker	E. B. Hall.
▲Little Falls*† ...Morrison	E. P. ADAMS.
▲Long Prairie*† .....Todd	E. B. Wood.
▲Lu Verne*†.....Rock	M. W. DAVIDSON.
Lyle*† .....Mower	See Austin.
Mabel*† .....Fillmore	See Preston.
Madelia*† ....Watonwan	See St James.
▲Madison*†.Lac-qui-Parle	H. L. Hayden.
Madison Lake*†BlueE'th	See Mankato.
▲Mankota*† ...Blue Earth	S. B. WILSON.
▲Mantorville*†.....Dodge	George A. Norton.
Maple Lake*† ....Wright	J. E. Madigan.
Mapleton*† ..Blue Earth	U. G. Argetsinger.
▲Marshall*†.....Lyon	SEWARD & BURCHARD.
Maynard*† .....Chippewa	See Granite Falls.
Mazeppa*† .....Wabasha	See Wabasha.
McIntosh*† .....Polk	T. J West.
Melrose*† .....Stearns	See St. Cloud.
Merriam Park*†.Ramsey	See St. Paul.
Milaca*† .....Mille Lacs	See Mora.
Milan*† .....Chippewa	See Montevideo.
Minneapolis*† Hennepin	WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to E. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis.
Minneota*†.'.....Lyon	C. M. Gislason.
Minnesota Lake*†F'rib'lt	T. M. Keogan.
▲Montevideo*† .Chippewa	LYNDON A. SMITH.
Montgomery*† ..Lesueur	See Lesueur.
Monticello*† .....Wright	James C. Tarbox.
▲Moorhead*† .....Clay	EDWIN ADAMS.
▲Mora*† .....Kanabec	J. C. Pope.
Morgan*† .....Redwood	George W. Somerville.
▲Morris*† .....Stevens	LEWIS C. SPOONER.
Morristown*† .....Rice	See Faribault.
Morton*† .....Renville	See Redwood Falls.
Mountain L*† Cottonw'd	See Windom.
Murdock*† .....Swift	See Appleton.
New Duluth*† ..St. Louis	See Duluth.
New London*†Kandiyo'i	See Willmar.
New Paynesville*† St'rns	See St. Cloud.
New Prague*† .....Scott	W. T. Manzal.
New Richland*†.Wascca	B. F. McGregor.
▲New Ulm*† .....Brown	LIND & SOMSEN.
Nicollet*† .....Nicollet	See St. Peter.
North Branch*†.Chicago	Charles A. Holt.
Northfield*† .....Rice	Drake & Dougherty.
North St. Paul*† Ramsey	See St. Paul.
Norwood*† .....Carver	P. W. Morrison.
Olivia*† .....Renville	S. R. Miller.
▲Ortonville*†...Big Stone	E. F. CRAWFORD.
Osakis*† .....Douglas	F. H. Borchert.
▲Owatonna*† .....Steele	W. F. SAWYER.
▲Park Rapids*†..Hubbard	F. A. Vanderpool.
Pelican Rapids*†OU'r T'il	Henry Dressler.
Perham*† .....Otter Tail	M. J. Daly.
▲Pine City*† .....Pine	S. G. L. Roberts.
Pine Island*† ....Goodhue	See Red Wing.
▲Pipestone*† ...Pipestone	C. W. GILMORE.
Plainview*† ....Wabasha	J. A. Carley.
Presto .....Todd	See Staples.
▲Preston*† .....Fillmore	Bassett & Fowler.
▲Princeton*† ...Mille Lacs	J. L. Brady.
▲Redlake Falls*†.Redlake	C. E. Boughton.
▲Red Wing*† .....Goodhue	BOYNTON & STEVENS.
▲Redwood Falls*†Redw'd	A. C. Dolliff.
Renville*† .....Renville	Daly & Barnard.
▲Rochester*† .....Olmsted	B. W. EATON.
Rock Dell.....Olmsted	See Rochester.
▲Roseau*† .....Roseau	R. J. Bell.
Royalton*† .....Morrison	George H. Niles.
Rush City*† .....Chicago	J. D. Markham.
Rushford*† .....Fillmore	G. W. Rockwell.
Rushmore*† .....Nobles	J. A. Town.
Ruthton*† .....Pipestone	See Pipestone.
Sacred Heart*† Renville	A. J. Volstad.
Sanborn*† .....Redwood	T. R. Brownlee.
Sandstone*† .....Pine	Fred. L. Dennis.
Sauk Center*† ...Stearns	Andrew J. Smith.
▲Sauk Rapids*† ...Benton	Thomas Van Etten.
▲Shakopee*† .....Scott	H. J. PECK.
Sherburn*† .....Martin	Sutherland & Calkins.
▲Slayton*† .....Murray	B. H. Whitney.
Sleepy Eye*† .....Brown	L. G. Davis.
South St. Paul*†.Dakota	See Hastings.
Springfield*† .....Brown	George T. Olson.
Spring Grove*†.Houston	See Caledonia.
Spring Valley*† Fillmore	C. D. Allen.
Staples*† .....Todd	B. F. HARTSHORN.
St. Charles*† .....Winona	E. Hill.
▲St Cloud*† .....Stearns	R. B. BROWER.
Stephen*† .....Marshall	G. E. Carr.
Stewart*† .....McLeod	See Glencoe.
Stewartville*†..Olmsted	See Rochester.
▲Stillwater*†.Washington	COMFORT & WILSON.
▲St. James*† ...Watonwan	W. S. HAMMOND.
¶▲St. Paul*† .....Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	OSCAR HALLAM, Manhattan Bldg. Commercial, insurance, real estate, and probate law. Refers to Northern Exchange Bank.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	CHARLES E. JOSLIN, 716-717 New York Life Bldg. General practice. Special attention to corporation law.
" ..... "	MORPHY, EWING & GILBERT, 606-611 Manhattan Bldg. Refer to First and Merchants National banks, and Capital Bank, St. Paul.
" ..... "	JOHN B. & E. P. SANBORN. Attorneys for National German-American Bank.
" ..... "	TOMPKINS & ROMER, 459-460 Drake Block. Law and collections. Reference: First National Bank.
" ..... "	WARNER, RICHARDSON & LAWRENCE, Germania Life Bldg. Reference: First National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲St. Peter*•† ..... Nicollet	A. A. STONE.
Taylor's Falls*•†. Chicago	See Osceola Mills, Wis.
Thief Riv.F'lls*•† Redlake	Henry W. Lee.
Tower*•† ..... St. Louis	See Duluth.
Tracy*•† ..... Lyon	C. W. Main.
Twin Valley*•†.. Norman	E. M. Niles.
▲Two Harbors*•† ..... Lake	JOHN DWAN.
Tyler*•† ..... Lincoln	H. A. Stricker.
Ulen*•† ..... Clay	See Ada.
Verndale*•† ..... Wadena	See Wadena.
Virginia*•† ..... St. Louis	M. C. Palmer.
▲Wabasha*† ..... Wabasha	MULLEN & BOWDITCH.
Waconia*•† ..... Carver	See Carver.
▲Wadena*•† ..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnut Grove*•† . Redw'd	See Tracy.
▲Warren*•† ..... Marshall	A. Grindeland.
▲Waseca*•† ..... Waseca	P. McGOVERN.
Waterville*•† ..... Lesueur	G. F. Dullam.
Watkins*•† ..... Meeker	See Litchfield.
Waverly Mills*•†.. Wright	See Buffalo.
Welcome*•† ..... Martin	B. F. Taylor.
Wells*•† ..... Faribault	D. A. Odell.
West Concord*•†.. Dodge	W. W. Westcott.
West Duluth*•†. St. Louis	See Duluth.
▲Wheaton*•† ..... Traverse	O'Hair & Murphy.
▲Willmar*•† .... Kandiyohi	G. H. Otterness.
▲Windom*•†.. Cottonwood	Thomas E. Sime.
WinnebagoC.*•† Fariba'lt	H. L. Bullis.
▲Winona*•† ..... Winona	WEBBER & LEES.
Winthrop*•† ..... Sibley	E. H. Huebner.
Wood Lake*•† Yell'w Med.	Fox, Rowe & Lamb.
Woodstock*•†. Pipestone	See Pipestone.
▲Worthington*•†... Nobles	J. A. TOWN.
Wykoff*•† ..... Fillmore	See Preston.
Zumbrota*•† .... Goodhue	A. J. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*•† ..... Monroe	GEORGE C. PAYNE.
Amory*•† ..... Monroe	See Aberdeen.
▲Ashland* ..... Benton	McDonald, McDonald & Simpson.
▲Augusta* ..... Perry	J. S. Bradford.
Baldwin*•† ..... Prentiss	See Booneville.
▲Batesville*•† ..... Panola	P. H. Lowrey.
▲Bay St. Louis*•†. Hancock	Bowers, Chaffe & McDonald.
▲Belen* ..... Quitman	James W. Mack.
Biloxi*•† ..... Harrison	White & Neville.
▲Booneville*•† .... Prentiss	S. P. Allen.
▲Brandon*•† ..... Rankin	H. S. Cole.
▲Brookhaven*•† .. Lincoln	R. H. Thompson.
▲Canton*•† ..... Madison	W. H. POWELL.
▲Carrollton*•† ..... Carroll	Southworth & Stevens.
▲Carthage* ..... Leake	J. D. Eads.
Centerville*•† . Wilkinson	See Woodville.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*•†... Coahoma	J. S. BUTT.
▲Coffeeville*•†.. Yalobusha	Blount & Stone.
▲Columbia* ..... Marion	Mounger & Mounger.
▲Columbus*•† ... Lowndes	OBR & HARRISON.
▲Corinth*•† ..... Alcorn	J. M. Boone.
Crystal Springs*•† Copiah	W. B. Lockwood.
▲Decatur* ..... Newton	Thomas Keith.
▲Dekalb* ..... Kemper	See Macon.
Durant*•† ..... Holmes	J. Wiener.
▲Ellisville*•† ..... Jones	C. R. Shannon.
Enterprise*•† . .... Clarke	Buckley & Halsell.
▲Fayette*• ..... Jefferson	Jeff Truly
▲Forest*•† ..... Scott	T. B. Johnson.
▲Friars Point*•†. Coahoma	Fitzgerald & Maynard.
▲Fulton* ..... Itawamba	W. A. Nabers.
Gloster*•† ..... Amite	E. H. Ratcliffe.
▲Greenville*•† Washington	JAYNE & WATSON.
▲Greenwood*•†. ..LaFlore	L. P. YERGER.
▲Grenada*•† ..... Grenada	B. C. Adams.
▲Hattiesburg*•† ..... Perry	Deason & Stevens.
▲Hazlehurst*•† ..... Copiah	Miller Bros.
▲Hernando*•†..... De Soto	McKenzie & Holmes.
▲Holly Springs*•†. Marshall	WM M. STRICKLAND.
▲Houston* ..... Chickasaw	Orr, Lyon & Lyon.
▲Indianola*•†.. San Flower	Baker & Moody.
▲Iuka*•† ..... Tishomingo	E. S. Candler, Sr.
¶▲Jackson*•† ..... Hinds	BRAME & BRAME. Refer to any bank in Mississippi.
" ..... "	McWILLIE & THOMPSON, commercial law; collections.
▲Kosciusko*•† ..... Attala	ANDERSON & DAVIS.
▲Leakesville ..... Greene	J. E. Alderman.
▲Lexington*•† ..... Holmes	W. P. Tackett.
▲Liberty* ..... Amite	Theo McKnight.
▲Louisville* ..... Winston	L. H. Hopkins.
▲Macon*•† ..... Noxubee	HELM & STEWART.
▲Magnolia*•† ..... Pike	Lamkin & Lamkin.
▲Mayersville* ..... Issaquena	W. S. Farrish.
McComb*•† ..... Pike	J. B. Webb.
▲Meadville* ..... Franklin	S. F. Williams.
▲Meridian*•†... Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*•† Harr'n	See Bay St. Louis.
▲Monticello* .... Lawrence	J. H. Arrington.
Moss Point*† ..... Jackson	C. H. Wood.
▲Natchez*•† ..... Adams	A. H. GEISENBERGER. Attorney for Merchants and Planters Bank.
▲New Albany*•† .... Union	C. Lee Crum.
Okolona*•†.... Chickasaw	L. P. Haley.
▲Oxford*•† ..... Lafayette	J. A. Stone.
▲Paulding ..... Jasper	B. W. Sharborough.
▲Philadelphia ..... Neshoba	Richardson & Rodgers.
Pickens*•† ..... Holmes	See Lexington.
▲Pittsboro* ..... Calhoun	A. T. Smith.
▲Pontotoc*† ..... Pontotoc	O. C. Carr.
▲Port Gibson*•†. Claiborne	MARTIN & ANDERSON.
▲Purvis*•† ..... Marion	Henry Mounger.
▲Quitman*•† ..... Clarke	J. A. Anderson.
▲Raleigh* ..... Smith	J. J. Stubbs.
▲Raymond*•† ..... Hinds	D. S Fearing.
▲Ripley*† ..... Tippah	T. Spight.
▲Rosedale*•† ..... Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*•† ..... Panola	R. H. Taylor
▲Scranton*•† ..... Jackson	H. BLOOMFIELD.
▲Senatobia*•† ..... Tate	J. F. Dean.
▲Starkville*•†.. Oktibbeha	Carroll & Magruder.
Summit*•† ..... Pike	T. McKnight.
Tchula*•† ..... Holmes	See Lexington.
Terry*•† ..... Hinds	B. F. Fortner.
▲Tunica*•† ..... Tunica	Chalmers & Henderson.
▲Tupelo*•† ..... Lee	ALLEN & ROBINS.
Utica*•† ..... Hinds	See Jackson.
▲Vaiden*•† ..... Carroll	McClurg & Flowers.
▲Vicksburg*•† .... Warren	MILLER, SMITH & HIRSH.
▲Walthall* ..... Webster	Fox, Rowe & Lamb.
▲Water Valley*•†.. Yalob'a	I. T. Blount.
▲Waynesboro*•† ... Wayne	M. L. Heidelberg.
Wesson*•† ..... Copiah	See Hazelhurst.
▲West Point*•† ..... Clay	ROANE & McCLELLAN.
▲Westville* ..... Simpson	S. A. Dickson.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*•† .. Montgomery	SOMERVILLE & McLEAN.
▲Woodville*•†.. Wilkinson	D. C. Bramlett.
▲Yazoo City*•† ..... Yazoo	E. Drenning.

MISSOURI.

Town and County.	Name.
Adrian*•† ..... Bates	W. F. Wolfe.
Agency* ..... Buchanan	E. W. Miller.
▲Albany*•† ..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*•† ..... LaFayette	See Lexington.
▲Alton* ..... Oregon	L. P. Norman.
Amity*•† ..... DeKalb	See Maysville.
Amsterdam*•† ..... Bates	See Butler
Appleton City*•† St. Clair	JOHN A. GILDREATH.
Armstrong*•† .... Howard	R. M. Bagby.
Arrow Rock* ..... Saline	See Marshall.
Ash Grove*•† .... Greene	Harvey Murray.
Ashland* ..... Boone	W. J. Warren.
Atlanta*•† ..... Macon	See Macon.
Aurora*•† ..... Lawrence	T. F. T. WHITNEY.
Aux Vasse*•† ... Callaway	P. Thurmond.
▲Ava* ..... Douglas	Adams Bros.
Baring*•† ..... Knox	See Edina.
Barnard*•† ..... Nodaway	P. J. Hainey.
Belton*•† ..... Cass	George B. Strother.
▲Benton*•† ..... Scott	J. L. Moore.
▲Bethany*•† ..... Harrison	ALVORD & FRISBY.
Bethel* ..... Shelby	See Shelbyville.
Bevier*•† ..... Macon	See Macon.
Billings*•† ..... Christian	W. F. Lamkin.
Birch Tree*•† .... Shannon	L. L. Munsell.
Blackburn*•† ..... Saline	See Marshall.
Blackwater*•† .... Cooper	See Boonville.
Blairstown*•† .... Henry	W. R. Phipps.
▲Bloomfield* ..... Stoddard	George Houck.
Blue Springs*•†.. Jackson	J. D. Strother.
Blythedale*•†... Harrison	See Bethany.
Bolckow*•† ..... Andrew	See Savannah.
▲Bolivar*•† ..... Polk	TOWNSEND & TOWNSEND.
Bonne Terre*•†St. Franc's	See Farmington.
▲Boonville*•† ..... Cooper	DRAFFEN & WILLIAMS.
Bosworth*•† ..... Carroll	James McCann.
▲Bowling Green*•†... Pike	J. D. HOSTETTER.
Brashear*•† ..... Adair	See Kirksville.
Brayner*•† ..... Caldwell	Hardin Steele.
Breckinridge*•†. Caldwell	See Hamilton.
Bronaugh*•† ..... Vernon	See Nevada.
Brookfield*•† ..... Linn	GOLDMAN, BURNS & PRATT.
Browning*•† ..... Linn	E. B. Fields.
Brunswick*•†... Chariton	C. Hammond.
Bucklin*•† ..... Linn	F. W. Byrd.
Buckner*•† ..... Jackson	See Higginsville.
▲Buffalo* ..... Dallas	J. S HAYMES.
Bunceton*•† ..... Cooper	D. W. Jones.
Burlington Jc.*•†.. Nod'y	J. F. Robertson.
▲Butler*•† ..... Bates	P. H. HOLCOMB.
Cainesville*•†... Harrison	See Bethany.
Calhoun*•† ..... Henry	H. Slack.
▲California*•†... Moniteau	J. W. HUNTER.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Callao*†.....Macon	See Macon City.
Camden Point*†..Platte	See Platte City.
Cameron*†.....Clinton	Hiram Smith, Jr.
Campbell*†.....Dunklin	See Kennett.
Canton*†.....Lewis	Oliver C. Clay.
Cape Girardeau*†..C. Gir.	JAMES B. DENNIS.
Carl Junction*†..Jasper	See Carthage.
▲Carrollton*†..... Carroll	LOZIER & MORRIS.
Carterville*†.....Jasper	See Webb City.
▲Carthage*†..... Jasper	H. H. HARDING.
Caruthersville*•Pemiscot	C. B. Faris.
▲Cassville*•.....Barry	T. M. Allen.
Centralia*†.....Boone	H. S. Booth.
Center*†.....Ralls	J. P. Wood.
Center View*†..Johnson	W. R. Delaney.
▲Centerville*.... Reynolds	Z. C. Smith.
Chamois*†.....Osage	Henry Marquand.
▲Charleston*†.Mississippi	J. B. SIMPSON.
Chilhowee*†.....Johnson	See Holden.
▲Chillicothe*†.Livingston	CHARLES A. LOOMIS.
Chula*†.....Livingston	See Chillicothe.
Clarence*†..... Shelby	H. A. Wright.
Clark*†..... Randolph	W. W. Ferguson.
Clarksburg*†...Moniteau	See California.
Clarksdale*†.....DeKalb	See Maysville
Clarksville*†..... Pike	Edwards & Duvall.
▲Clayton*†.....St. Louis	F. A. Heldorn.
Clearmont*†.. Nodaway	See Maryville.
▲Clinton*†.....Henry	CALVIRD & LEWIS.
Clyde*..... Nodaway	See Maryville.
Coffeyburg*..... Daviess	S. S. Dowell.
Cole Camp*†.....Benton	See Warsaw.
▲Columbia*†..... Boone	J. H. MURRAY.
Commerce*†..... Scott	Wm. Ballentine.
Concordia*†.. Lafayette	See Lexington.
Conway*•.....Laclede	Phillips & Gordon.
Corder*†..... Lafayette	See Lexington.
Corning*†..... Holt	See Oregon.
Cowgill*†..... Caldwell	W. F. Tucker.
Craig*†..... Holt	E. J. Kellogg.
Cross Timbers*..Hickory	L. E. Brown.
Cuba*†.....Crawford	Thos. R. Gibson.
Curryville*†..... Pike	J. D. Gates.
Dadeville*.....Dade	B. A. C. Mack,
▲Danville*... Montgomery	See Montgomery City.
Darlington*†.... Gentry	Joseph Sager.
Dearborn*†..... Platte	See Platte City.
Deepwater*†.....Henry	W. S. Banta.
De Kalb*†.....Buchanan	See St. Joseph.
De Soto*†.....Jefferson	DENNING & BYRNES.
Dexter*†..... Stoddard	Mozley & Liles.
Dixon*†..... Pulaski	W. H. Murphy.
▲Doniphan*†.....Ripley	J. C. Sheppard.
Downing*†.....Schuyler	See Lancaster.
Drexel*†..... Cass	John. F. Lawder.
Eagleville*†..... Harrison	See Bethany.
Edgerton*†..... Platte	Bruce & Cumberford.
▲Edina*†..... Knox	W. C. HOLLISTER.
Eldon*†.....Miller	W. M. Lumpkin.
El Dorado Springs* Cedar	R. N. Banister.
Elmo*†.....Nodaway	E. J. Bender.
Elaberry*†..... Lincoln	W. A. Dudley.
▲Ellington*..... Shannon	L. B. Shuck.
Ethel*†.....Macon	J. T. White.
Everton*†.....Dade	Howard Ragsdale.
Excelsior Springs*†Clay	FRANK A. BENSON.
Fairfax*†..... Atchison	T. B. Safford.
Fairplay*†..... Polk	W. O. Staver.
Farber*†.....Audrain	See Mexico.
▲Farmington*.St. Francois	M. R. SMITH.
▲Fayette*†..... Howard	E. R. Spotts.
Festus*†.....Jefferson	P. S. Henderlite.
Fillmore*..... Andrew	See Savannah.
Florida.....Monroe	See Paris.
Forest City*†..... Holt	D. S. Alkire.
▲Forsyth*.....Taney	Charles H. Groom.
Foster*..... Bates	See Butler.
Frankford*†..... Pike	See Bowling Green.
▲Fredericktown*†Madis'n	Thomas Halladay.
Freeman*†.....Cass	See Harrisonville.
▲Fulton*†..... Callaway	T. A. BOULWARE.
▲Gainesville*..... Ozark	McClendon & Boone.
▲Galena*.....Stone	A. Hodges.
▲Gallatin*†..... Daviess	HAMILTON & DUDLEY.
Galt*•.....Grundy	M. Bingham.
Garden City*†.....Cass	Jos. S. Holcomb.
▲Gayoso.....Pemiscot	See Caruthersville.
Gilliam*†.....Saline	See Slater.
Gilman City•....Harrison	Charles D. Knight.
Glasgow*†.....Howard	SHACKELFORD & DENNY.
Glenwood*†.....Schuyler	See Lancaster.
Golden City*†.....Barton	P. J. Essex.
Gorin*†.....Scotland	See Memphis.
Gower*†.....Clinton	See Plattsburg.
Graham*..... Nodaway	See Maryville.
Granger*†..... Scotland	See Memphis.
▲Grant City*†.....Worth	KELSO, SCHOOLER & KELSO.
Green Castle*•...Sullivan	See Milan.
Green City*†....Sullivan	S. H. Davis.
▲Greenfield*†.....Dade	L. W. Shafer.
Green Ridge*†.....Pettis	Hunter & Young.
▲Greenville*.....Wayne	J. Hines.
Gulfford*†.... Nodaway	G. M. Denny.
Hale*†..... Carroll	W. T. Dixon.
Hallsville*†.....Boone	See Columbia.
Hamilton*†..... Caldwell	JOHN H. KING.
Hannibal*†.....Marion	W. H. FISHER.
Hardin*†..... Ray	J. T. Allbritain.
Harris*†.....Sullivan	See Trenton.
▲Harrisonville*†..... Cass	A. A. WHITSITT.
Hartville*..... Wright	J. W. Jackson.
Harwood*†.....Vernon	See Nevada.
Haytt.....Pemiscot	B. A. McKay.
▲Herman*†....Gasconade	AUGUST MEYER.
▲Hermitage*.....Hickory	Wm. L. Pitts.
Higbee*†.....Randolph	J. F. Jarman.
Higginsville*†..Lafayette	C. VIVION.
▲Hillsboro*†.....Jefferson	W. H. H. Thomas.
Holden*†.....Johnson	J. P. Orr.
Holt*†..... Clay	D. L. Wilholt.
Hopkins*†..... Nodaway	S. E. Browne.
▲Houston*.....Texas	J. H. Covert.
Houstonia*†.....Pettis	See Sedalia.
Humansville*†..... Polk	O. J. McLane.
Hume*†.....Bates	See Rich Hill.
Humphreys*†...Sullivan	J. D. Johnson.
Hunnewell*†.....Shelby	See Shelbyville.
▲Huntsville*†.. Randolph	JOHN N. HAMILTON.
Hurdland*†.....Knox	See Edina.
▲Independence*†Jackson	JOHN G. PAXTON.
▲Ironton*†..... Iron	William R. Edgar.
▲Jackson*†.Cape Girard'u	W. H. Miller.
Jameson*†.....Daviess	See Gallatin
Jamesport*†.....Daviess	SAM W. BUZARD.
Jamestown*†....Moniteau	See California.
Jasper*†..... Jasper	See Carthage.
¶▲Jefferson City*†...Cole	A. M. HOUGH.
Jerico*.....Cedar	See Eldorado Springs.
Jonesburg*†Montg'mery	H. W. Johnson.
Joplin*†..... Jasper	SPENCER & SON.
▲Kahoka*†..... Clark	Charles Hiller.
Kansas City*†...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce. Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Wm. B. Clark, President Ætna Insurance Co., Hartford; Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
" ..... "	MESERVEY, PIERCE & GERMAN, American Bank Building, Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	KARNES, NEW & KRAUTHOFF, Water Works Building. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas City.
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	JAMES C. WILLIAMS, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*†.....Clay	See Liberty.
▲Kennett*†..... Dunklin	C. P. Hawkin.
▲Keytesville*†...Chariton	O. F. SMITH.
Kidder*†.....Caldwell	See Kingston.
King City*†.....Gentry	J. W. Sullinger.
▲Kingston*•.....Caldwell	S. C. Rogers.

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Town and County.	Name.
Kingsville*† .... Johnson	See Warrensburgh.
▲Kirksville*† ..... Adair	STORM & COOLEY.
Kirkwood*† .... St. Louis	See St. Louis.
Knobnoster*† ... Johnson	S. G. Kelley.
Knox City*† ..... Knox	See Edina.
La Belle*† ..... Lewis	E. A. Dowell.
Laclede*† ..... Linn	O. F. Libby.
Laddonia*† ..... Audrain	E. C. Kennan.
La Grange*† ..... Lewis	C. M. Thomas.
▲Lamar*† ..... Barton	TIMMONDS & TIMMONDS.
Lamonte*† ..... Pettis	Hunter & Young.
▲Lancaster*† ..... Schuyler	Fogle & Frenca.
La Plata*† ..... Macon	Joseph Park.
Laredo*† ..... Grundy	See Trenton.
Lathrop*† ..... Clinton	See Plattsburg.
Latour*† ..... Johnson	See Harrisonville.
Lawson*† ..... Ray	C. T. Garner.
▲Lebanon*† ..... Laclede	J. P. NIXON.
Lee's Summit*† .. Jackson	Hackler & Hackler.
Leeton† ..... Johnson	See Sedalia.
Lemonville*† .... Putnam	See Unionville.
Lewistown*† ..... Lewis	E. A. Dowel
▲Lexington*† ... Lafayette	S. N. WILSON.
Liberal*† ..... Barton	See Lamar.
▲Liberty*† ..... Clay	M. E. LAWSON.
Licking* ..... Texas	I. H. Windsor.
Lincoln*† ..... Benton	James A. Harvey.
▲Linn*† ..... Osage	Byors & Vorhall.
▲Linn Creek*† ..... Camden	E. M. Carter.
▲Linneus*† ..... Linn	George B. Milburne, Jr.
Lock Springs*† .. Daviess	See Gallatin.
Lockwood*† ..... Dade	W. S. Wheeler.
Louisiana*† ..... Pike	FOGG & BALL.
Lowry City*† .... St. Clair	See Osceola.
Lucerne*† ..... Putnam	T. B. Davis.
Ludlow*† ..... Livingston	See Chillicothe.
Luray*† ..... Clark	See Kahoka.
Lutesville*† .... Bollinger	See Fredericktown.
▲Macon*† ..... Macon	JOHN A. WHITE.
Madison*† ..... Monroe	See Paris.
Maitland*† ..... Holt	E. L. Hart.
Malden*† ..... Dunklin	D. R. Cox.
Malta Bend*† ..... Saline	See Marshall.
▲Mansfield*† ..... Wright	L. D. Marr.
Marblehill*† ... Bollinger	W. K. Chandler.
Marceline*† ..... Linn	Harry K. West.
Marionville*† . Lawrence	C. C. Matlock.
▲Marshall*† ..... Saline	ROBERT M. REYNOLDS.
▲Marshfield*† .... Webster	HARRY FYAN.
Martinsburg*† .. Audrain	See Mexico.
▲Maryville*† .... Nodaway	I. K. ALDERMAN.
▲Mayesville*† ..... Dekalb	Daniel Perry.
Mayview*† ..... Lafayette	See Lexington.
McFall*† ..... Gentry	John M. Schultze.
Meadville*† ..... Linn	E. D. Harvey.
▲Memphis*† ..... Scotland	N. M. PETTINGILL.
Mendon*† ..... Chariton	See Brunswick.
Mendota*† ..... Putnam	See Unionville.
Merwin*† ..... Bates	See Butler.
▲Mexico*† ..... Audrain	F. R. JESSE.
Miami* ..... Saline	John A. Dunlap.
Middletown* Montgomery	J. B. Garber.
▲Milan*† ..... Sullivan	JOHN P. BUTLER.
Missouri City*† ..... Clay	L. G. Hopkins.
Moberly*† ..... Randolph	WILLARD P. CAVE.
Mokane*† ..... Callaway	Homer Harris.
Monett*† ..... Barry	DARROCH & CLARK.
Monroe City* .... Monroe	R. B. Bristow.
Montgomery City*† Mont	J. D. BARNETT.
▲Monticello* ..... Lewis	Blair & Marchand.
Montrose*† ..... Henry	N. B. Conrad
Morley*† ..... Scott	Hunter & Kingsbury.
Morrisville* ..... Polk	See Bolivar.
Mound City*† ..... Holt	D. W. Porter.
Mountain Grove*† Wri't	C. F. Evans.
▲Mt. Vernon*† . Lawrence	Norman Gibbs.
Nelson*† ..... Saline	Irvin Williams.
▲Neosho*† ..... Newton	GEORGE HUBBERT.
▲Nevada*† ..... Vernon	F. E. Gordon.
Newark* ..... Knox	See Edina.
New Cambria*† .. Macon	B. D. Nortonf.
New Florence*† . Mont'y	T. J. Powell.
New Franklin*† Howard	See Boonville.
New Hampton*† Harrison	See Bethany.
New Haven*† .. Franklin	See Union.
▲New London*† ..... Ralls	DAVID WALLACE.
▲New Madrid*† New Mad.	BREWER & BREWER.
Newtown*† ..... Sullivan	See Milan.
Niangua ..... Webster	See Marshfield.
Norborne*† ..... Carroll	A. L. Morrow.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*† ..... Jackson	T. M. Vermillion.
Odessa*† ..... Lafayette	J. A. Kemper.
Olean*† ..... Miller	See Tuscumbia.
▲Oregon* ..... Holt	S. F. O'FALLON.
Orrick*† ..... Ray	See Richmond.
Osborn*† ..... DeKalb	P. M. Hatch.
▲Osceola*† ..... St. Clair	Mann & Daniel.
Otterville*† ..... Cooper	T. J. Starke
▲Ozark*† ..... Christian	W. A. LONG.

Town and County.	Name.
Pacific*† ..... Franklin	See Union.
▲Palmyra*† ..... Marion	T. L. ANDERSON.
▲Paris*† ..... Monroe	BRACE & McALLISTER.
Parkville*† ..... Platte	Geo. W. Day.
Parnell* ..... Nodaway	Tibbets & Sexton.
Pattonsburg*† ... Daviess	T. A. Gaines
Peirce City* .... Lawrence	F. C. JOHNSTON.
Perry*† ..... Ralls	G. W. Humphrey.
▲Perryville*† ..... Perry	J. J. SEIBEL.
Piedmont*† ..... Wayne	S. R. Durham.
Pilot Grove*† .... Cooper	W. F. Johnson.
▲Pineville* ..... McDonald	A. V. Manning.
▲Platte City*† ..... Platte	Alonzo D. Burnes.
▲Plattsburg*† .... Clinton	J. E. BOHART.
Pleasant Hill*† ..... Cass	W. L. McCutchen.
Polo*† ..... Caldwell	S. A. Field.
▲Poplar Bluff*† .... Butler	S. M. CHAPMAN.
Portland*† .... Calloway	See Fulton.
▲Potosi*† .... Washington	E. T. Eversole.
Powersville*† ... Putnam	See Unionville.
▲Princeton*† ..... Mercer	IRA B. HYDE.
Purdin*† ..... Linn	See Cassville.
Queen City*† ... Schuyler	See Lancaster.
Quitman*† ..... Nodaway	A. Collins.
Ravenwood*† .. Nodaway	See Maryville.
Raymore*† ..... Cass	See Harrisonville.
Rea*† ..... Andrew	See Savannah.
Republic*† ..... Greene	Mooneyham & Mooneyham.
Rhineland*† Montgomery	See Hermon.
Rich Hill*† ..... Bates	S. W. DOOLEY.
Richland*† ..... Pulaski	Manes & Davis.
▲Richmond*† ..... Ray	BLACK & DE MASTERS.
Ridgeway*† .... Harrison	B. F. Holding.
Rocheport*† ..... Boone	M. McKillop.
▲Rockport*† .... Atchison	Malcolm McKillop.
Rockville*† ..... Bates	See Clinton.
Rogersville*† ... Webster	See Marshfield.
▲Rolla*† ..... Phelps	T. M. JONES.
Rosendale*† .... Andrew	See Savannah.
Rothville*† ..... Chariton	See Keytesville.
Russellville*† ..... Cole	See Jefferson City.
Rutlege*† ..... Scotland	See Gorin.
▲Salem*† ..... Dent	A. E. McGlashan.
Salisbury*† .... Chariton	W. S. STOCKWELL.
Sarcoxie*† ..... Jasper	George F. Davis.
▲Savannah*† ..... Andrew	Allen, Hine & Tilson.
Schell City*† ..... Vernon	F. Childs.
▲Sedalia*† ..... Pettis	R. H. HUNTER.
Seneca*† ..... Newton	G. W. Shutter-Cottrell.
Seymour*† ..... Webster	R. E. Simmons.
Shelbina*† ..... Shelby	W. O. L. Jewett.
▲Shelbyville*† ..... Shelby	P. B. Dunn.
Sheldon*† ..... Vernon	J. P. Jones & Son.
Sheridan*† ..... Worth	A. N. Tibbels.
Sikeston*† ..... Scott	See Poplar Bluff.
Silex*† ..... Lincoln	See Troy.
Skidmore*† .... Nodaway	G. D. Fullerton.
Slater*† ..... Saline	S. B. BURKS.
Smithton*† ..... Pettis	Hunter & Young.
Smithville*† ..... Clay	Z. S. Collins.
So.-West City* McDonald	See Pineville.
Spickard*† ..... Grundy	W. M. Ashbrook.
▲Springfield*† .... Greene	White & McCammon.
Stanberry*† ..... Gentry	Ratcliffe & Ratcliffe.
▲St. Charles*† . St. Charles	T. F. McDEARMON.
St. James*† ..... Phelps	R. C. Carpenter.
▲Steelville*† .... Crawford	J. T. Woodruff.
▲Ste. Genevieve*† S. Genev.	P. H. HUCK.
Stewardsville*† . De Kalb	B. F. Clark.
▲St. Joseph*† .. Buchanan	JULIEN B. SHACKELFORD Refers to the First National Bank.
" ..... "	STAUBER, CRANDALL & STROP. Refer to National Bank of St. Joseph and German-American Bank; Union National Bank, Chicago.
St. Louis*† ..... St. Louis	A. L. ABBOTT, 314 Pine St. Attorney for R. G. Dun & Co. Refers to American Exchange Bank.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	GRANT, CARROLL & WHELESS, Century Bldg. Refer to Continental National Bank.
" ..... "	COLLINS & JAMISON, Union Trust Bldg. Refer to Merchants-Laclede National, and Mechanics Banks.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Stockton*.....Cedar	Hastin & Nelson.
Stoutsville*†.....Monroe	R. L. Woodson.
Sturgeon*†.....Boone	Thomas C. Carter.
Sullivan*†.....Franklin	W. J. Webb.
Sumner*†.....Chariton	See Keytesville.
Sweet Springs*†...Saline	James H. Ashurst.
Tarkio*†.....Atchison	L. G. POPE.
Thayer*†.....Oregon	S. M. Mecks.
Tina*†.....Carroll	George D. Williams.
Tipton*†.....Moniteau	R. M. Embry.
▲Trenton*†.....Grundy	HARBER & KNIGHT.
Triplett*†.....Chariton	See Brunswick.
▲Troy*†.....Lincoln	W. R. Young.
Turney*†.....Clinton	See Plattsburg.
▲Tuscumbia*†.....Miller	E. C. Swalem.
▲Union*†.....Franklin	Charles F. Gallenkamp.
Union Star*†.....De Kalb	Henry Boone.
▲Unionville*†.....Putnam	E. O. LEMLEY.
Urich*†.....Henry	J. A. Overbey.
▲Vanburen*†.....Carter	Daniel Huett.
Vandalia*†.....Audrain	W. W. Botts.
Verona*†.....Lawrence	J. R. Woodfill.
▲Versailles*†.....Morgan	WM. FORMAN.
▲Vienna*.....Maries	J. G. Slate.
Walker*†.....Vernon	See Nevada.
Walnut Grove*†..Greene	W. H. Davis.
▲Warrensburg*†.Johnson	O. L. HOUTS.
▲Warrenton*†.....Warren	T. T. Stewart.
▲Warsaw*†.....Benton	H. P. Lay.
Washington*†...Franklin	J. C. KISKADDON.
Watson*†.....Atchison	See Rock Port.
Waverly*†.....Lafayette	E. M. Edwards.
▲Waynesville*.....Pulaski	W. H. Locker.
Weatherby*†.....DeKalb	See Mayesville.
Webb City*†.....Jasper	REDDING & OWEN.
Wellington*†...Lafayette	See Lexington.
Wellsville*..Montgomery	Barker & Shackelford.
Wentzville*†..St. Charles	See St. Charles.
Westboro*†.....Atchison	J. W. Peck.
Weston*.....Platte	James W. Coburn.
▲West Plains*†.....Howell	JAMES ORCHARD.
Wheatland*.....Hickory	Wm. D. Harryman.
Wheeling*†...Livingston	S. W. Haynes
Willow Springs*†Howell	R. F. MOFFITT.
Windsor*†.....Henry	Allan & Chapman.
Winfield*†.....Lincoln	See Elsberry.
Winston*†.....Daviess	See Gallatin.
Wyaconda*†.....Clark	See Kahoka.
Xenia.....Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*†.Deer Lodge	GEORGE B. WINSTON.
Belt*†.....Cascade	J. B. Fitzgerald.
▲Bigtimber*†Sweet Grass	Sydney Fox.
▲Billings*†...Yellowstone	J. R. Goss.
▲Boulder*†.....Jefferson	Cowan & Parker.
▲Bozeman*†.....Gallatin	COCKRILL & COCKRILL.
▲Butte*†.....Silver Bow	CLAYBERG & CORBETT. References: W. A. Clark & Bro., bankers, Butte, Mont; also (without permission) to any bank in Montana.
▲Choteau*.....Tetlon	J. G. Blair.
Columbia Falls*†Flath'd	D. F. Smith.
Deer Lodge*†De'r Lodge	See Anaconda.
▲Dillon*†....Beaver Head	H R. MILTON.
Forsyth*†.....Custer	See Miles City.
▲Fort Benton*†...Choteau	B. L. Powers.
▲Glasgow*†.....Valley	J. J. Kerr.
Glendale*....Beaver Head	See Dillon.
▲Glendive*†.....Dawson	Thomas C. Holmes.
▲Great Falls*†....Cascade	SAM'L STEPHENSON.
Hamilton*†.....Ravalli	R. A. O'Hara.
¶▲Helena*† Lewis and Clarke	CLAYBERG, CORBETT & GUNN References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Kalispell*†.....Flathead	Sanford & Grubb.
▲Lewistown*†.....Fergus	W. M. Blackford.
▲Livingston*†.....Park	H. J. MILLER.
▲Miles City*†.....Custer	GEORGE R. MILBURN.
▲Missoula*†.....Missoula	THOMAS C. MARSHALL.
Neihart*†.....Cascade	A. J. Shores.
▲Philipsburg*†....Granite	RODGERS & RODGERS.
Red Bluff.....Madison	See Virginia City.
▲Red Lodge*†.....Cardon	George W. Pierson.
Sandcoulee*†.....Cascade	See Great Falls.
▲Stevensville*†....Ravalli	GEORGE T. BAGGS.
▲Townsend*†.Broadwater	Charles H. Baldwin.
▲Virginia City*†..Madison	W. A. Clark.
▲White Sulphur*SpgsMghr	M. WATERMAN.
Wibaux*†.....Dawson	See Glendive.

NEBRASKA.

Town and County.	Name.
Adams*†.....Gage	See Beatrice.
▲Ainsworth*†.....Brown	P. D. McANDREW.
▲Albion*†.....Boone	J. A. Price.
Alexandria*†.....Thayer	E. V. Averill.
Allen*†.....Dixon	See Ponca.
Alliance*†.....Box Butte	Wm. Mitchell.
▲Alma*†.....Harlan	THOMAS L. PORTER.
Ansley*†.....Custer	J. A. Armour.
Arapahoe*†.....Furnas	J. H. Mooney.
Arcadia*†.....Valley	See Ord.
Arlington*†.Washington	W. S. Cook.
Ashland*†.....Saunders	W. B. CLARK.
Ashton*†.....Sherman	See Loup City.
Atkinson*†.....Holt	A. Searl.
▲Auburn*†.....Nemaha	J. S. McCARTY.
▲Aurora*†.....Hamilton	KELLOGG, STANLEY & COYKENDALL.
Avoca*†.....Cass	See Weeping Water.
Axtell*†.....Kearney	See Minden.
Bancroft*†.....Cuming	Anderson, Keefe & Elkins.
Barnston*†.....Gage	See Beatrice.
▲Bartlett*.....Wheeler	A. L. Bishop.
Bartley*†....Red Willow	W. R. Starr.
▲Bassett*†.....Rock	J. A. Douglas.
Battle Creek*†..Madison	See Norfolk.
Bayard*.....Cheyenne	D. D. Davis.
Bazile Mills*.....Knox	J. H. Berryman.
▲Beatrice*†.....Gage	HAZLETT & JACK
▲Beaver City*†...Furnas	Kelley & Keyes.
Beaver Crossing*†S'w'rd	See Seward.
Beemer*†.....Cuming	See West Point.
Bellwood*†.....Butler	See David City.
Belvidere*†.....Thayer	T. C. Marshall.
Benedict*†.....York	See York.
▲Benkelman*†.....Dundy	J. W. James.
Bennett*†.....Lancaster	W. A. Hartley.
Bennington*†...Douglas	P. A. Anderson.
Berlin*†.....Otco	See Nebraska City.
Bertrand*†.....Phelps	Rhea Bros.
Big Springs*†.....Deuel	See Chappell.
▲Blair*†.....Washington	W. C. WALTON.
Bloomfield*†.....Knox	W. E. Funk.
▲Bloomington*†.Franklin	A. H. Byrum.
Blue Hill*†.....Webster	A. D. RAMSEY.
Blue Springs*†.....Gage	C. S. Otis.
Boelus*†.....Howard	S. A. Robinson.
Bradshaw*†.....York	See York.
Brainard*†.....Butler	A. K. Smith.
▲Brewster*.....Blaine	J. W. Gardiner.
Brock*†.....Nemaha	S. B. Jarvis.
▲Broken Bow*†.....Custer	J. R. DEAN.
Bromfield*†.....Hamilton	See Aurora.
Bruning*†.....Thayer	See Hebron
Bruno*†.....Butler	See David City.
Burchard*†.....Pawnee	Henry Matters.
Burr*†.....Otco	See Nebraska City.
▲Burwell*†.....Garfield	T. L. Hall.
▲Butte*.....Boyd	D. A. Harrington.
Callaway*†.....Custer	R. E. Brega.
Cambridge*†.....Furnas	A. M. Keyes.
Campbell*†.....Franklin	L. E. Pagan, Jr.
Carlton*†.....Thayer	V. O. Rewan.
Carroll*†.....Wayne	See Wayne.
Cedar Bluffs*†. Saunders	See Wahoo.
Cedar Rapids*.....Boone	A. E. Garten.
▲Central City*†...Merrick	E. E. ROSS.
Ceresco*†.....Saunders	See Wahoo.
▲Chadron*†.....Dawes	A. W. CRITES.
▲Chappell*†.....Deuel	E. D Hamilton.
Chester*†.....Thayer	See Hebron.
Clarks*†.....Merrick	E. E. Ross.
Clarkson*†.....Colfax	See Schuyler.
Clatonia*†.....Gage	See Beatrice.
▲Clay Center*†.....Clay	J. L. EPPERSON & SON.
Coleridge*†.....Cedar	See Hartington.
▲Columbus*†.....Platte	McALLISTER & CORNELIUS.
Concord*†.....Dixon	See Ponca.
Cook*†.....Johnson	See Tecumseh.
Cordova*†.....Seward	See Seward.
Cortland*†.....Gage	R. T. Smith.
Cozad*†.....Dawson	J. S. GOOD.
Crab Orchard*†Johnson	E. B. Laflin.
Craig*†.....Burt	See Tekamah.
Crawford*†.....Dawes	E. W. Dailey.
Creighton*†.....Knox	O. W. Rice.
Creston*†.....Platte	J. T. Morris.
Crete*†.....Saline	J. W. DAWES.
Culbertson*†.Hitchcock	I. H. Blackledge.
Curtis*†.....Frontier	W. H. Latham.
Dakota*†.....Dakota	F. A WOOD.
Danbury*†...Red Willow	See Indianola.
Dannebrog*†...Howard	See St. Paul.
Davenport*†.....Thayer	M. S. Gray.
▲David City*†.....Butler	SMITH BROS. & CAIN.
Dawson*†...Richardson	See Falls City.
Daykin*†.....Jefferson	See Fairbury.
Decatur*.....Burt	Thos. R. Ashley.

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Town and County.	Name.
De Witt*† ..... Saline	See Wilber.
Diller*† ..... Jefferson	See Fairbury.
Dixon*† ..... Dixon	See Ponca.
Dodge*† ..... Dodge	See Fremont.
Donlphan*† ..... Hall	See Grand Island.
Dorchester*† ..... Saline	T. B. Parker.
Douglas*† ..... Otoe	Charles H. Marshall.
Du Bois*† ..... Pawnee	See Pawnee City.
Dunbar*† ..... Otoe	See Nebraska City.
Eagle*† ..... Lancaster	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*† ..... Clay	Christy & Baden.
Elgin*† ..... Antelope	See Neligh.
Elk Creek*† ..... Johnson	See Tecumseh.
Elkhorn*† ..... Douglas	See Omaha.
Elm Creek*† ..... Buffalo	John M. Forrestall.
Elmwood*† ..... Cass	W. D. Dermler.
Elsie*† ..... Perkins	M. L. Mead
▲Elwood*† ..... Gosper	A. M. White.
Emerson*† ..... Dixon	J. Leonard.
Eustis*† ..... Frontier	See Stockville.
Exeter*† ..... Fillmore	See Geneva.
▲Fairbury*† ..... Jefferson	C. H. DENNEY.
Fairfield*† ..... Clay	C. H. Epperson.
Fairmont*† ..... Fillmore	See Geneva.
Falls City*† .. Richardson	A. J. WEAVER.
▲Filley*† ..... Gage	See Beatrice.
Firth*† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair
Franklin*† ..... Franklin	A. R. Peck.
▲Fremont*† ..... Dodge	LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank.
Friend*† ..... Saline	J. Palmer.
▲Fullerton*† ..... Nance	L. W. Morgan.
▲Gandy* ..... Logan	See North Platte.
▲Geneva*† ..... Fillmore	FRANK W. SLOAN
Genoa*† ..... Nance	E. V. Clark.
▲Gering* ..... Scott's Bluff	J. M. King.
Germantown*† .. Seward	See Seward.
Gibbon*† ..... Buffalo	Emil Tollefson.
Giltner* ..... Hamilton	See Aurora.
Gordon*† ..... Sheridan	R. McCarty.
Gothenburg*† .. Dawson	J. M. Ellingsworth.
Grafton*† ..... Fillmore	See Geneva.
▲Grand Island*† ..... Hall	ASHTON & MAYER.
▲Grant*† ..... Perkins	W. H. Saunders
▲Greeley* ..... Greeley	T. J. Doyle.
Greenwood*† ..... Cass	L. G. Scott.
Gresham*† ..... York	See York.
Gretna*† ..... Sarpy	H. C. Leffler.
Guide Rock*† ... Webster	See Red Cloud.
Haigler*† ..... Dundy	O. E. Butterfield.
Hampton*† .... Hamilton	See Aurora.
Hardy*† ..... Nuckolls	See Nelson.
▲Harrisburg* ..... Banner	E. R. Mann.
▲Harrison*† ..... Sioux	A. T. Clark.
▲Hartington*† ..... Cedar	MILLER & READY.
Harvard*† ..... Clay	L. G. Hurd.
▲Hastings*† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*† .... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	R. C. Orr.
Hay Springs*† .. Sheridan	See Rushville.
▲Hebron*† ..... Thayer	W. E. GOODHUE.
▲Hemingford*† Box Butte	Tuttle & Tash.
Henderson*† ..... York	See York.
Herman*† .. Washington	See Blair.
Hickman*† .... Lancaster	See Lincoln.
Hildreth*† ..... Franklin	J. P. A. Black.
▲Holdredge*† ..... Phelps	C. H. ROBERTS.
Holstein*† ..... Adams	W. S. McAuley.
Homer* ..... Dakota	See Dakota City.
Hooper*† ..... Dodge	G. B. Parsons.
Howell*† ..... Colfax	See Schuyler.
Hubbell*† ..... Thayer	See Hebron.
Humboldt*† . Richardson	E. O. TUCKER.
Humphrey*† ..... Platte	R. P. Drake.
▲Hyannis*† ..... Grant	W. L. Matthews.
▲Imperial*† ..... Chase	C. W. Meeker.
Indianola*† .. Red Willow	J. S. PHILLIPS.
Ithaca*† ..... Saunders	See Wahoo.
Jackson*† ..... Dakota	Ed. T. Keoney.
Jansen*† ..... Jefferson	See Fairbury.
Johnson*† ..... Nemaha	C. L. Wilson.
Julian*† ..... Nemaha	Francis Brown.
Juniata*† ..... Adams	S. L. Brass.
▲Kearney*† ..... Buffalo	MARSTON & MARSTON.
Kenesaw*† ..... Adams	See Hastings.
▲Kimball*† ..... Kimball	J. J. Kinney.
Laurel*† ..... Cedar	F. P. Votee.
Lawrence*† .... Nuckolls	See Nelson.
Lebanon*† .. Red Willow	See Indianola.
Leigh*† ..... Colfax	F. J. Everitt.
▲Lexington*† ..... Dawson	E. A. COOK.
Liberty*† ..... Gage	E. E Hardin.
¶▲Lincoln*† .... Lancaster	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*† ..... Platte	Edw. A. Brodboll.
Linwood*† ..... Butler	See David City.
Litchfield*† .... Sherman	See Loup.
Lodge Pole*† .. Cheyenne	See Sidney.
Long Pine*† ..... Brown	J. S. Davisson.
Loomis*† ..... Phelps	Rhea Bros.
Louisville*† ..... Cass	See Plattsmouth.
▲Loup*† ..... Sherman	R. J. Nightingale.
Lyons*† ..... Burt	Fremont Everett.
▲Madison*† ..... Madison	WILLIS E. REED.
Madrid*† ..... Perkins	J. H. Bower.
Malmo*† ..... Saunders	See Wahoo.
Marquette*† ... Hamilton	See Aurora.
Mason City*● ..... Custer	See Broken Bow.
Maywood*† ..... Frontier	See Stockville.
▲McCook*† ... Red Willow	W. S MORLAN.
McCool Junction*† York	See York.
Mead*† ..... Saunders	See Wahoo.
Meadow Grove*† Madison	See Norfolk.
Merna*† ..... Custer	See Broken Bow.
Milford*† ..... Seward	T. A. Healey.
Millard*† ..... Douglas	J. T Detweiler.
Miller*† ..... Buffalo	Wm. Gaslin.
Milligan*† ..... Fillmore	F. O. KUCERA.
▲Minden*† ..... Kearney	STEWART, HAGUE & ANDERBERG.
Monroe ..... Platte	See Columbus.
Morse Bluff*† .. Saunders	See Wahoo.
▲Mullen*† ..... Hooker	See Thedford.
Murdock*† ..... Cass	H. R Neltzel.
Murray*† ..... Cass	J. E. Gilmore.
▲Nebraska City*† .... Otoe	JOHN A. ROONEY.
Nehawka*† ..... Cass	C. W. Banning.
▲Neligh*† ..... Antelope	Charles H Kelsey.
▲Nelson*† ..... Nuckolls	COLE & BROWN.
Nemaha*† ..... Nemaha	See Greenwood.
New Castle*† ..... Dixon	E. J. Eames.
Newman Grove*† Madi'n	Allen, Reed & Ellis.
▲Niobrara* ..... Knox	E A. Houston.
Norden* ..... Keya Paha	M. P. Meholin
Norfolk*† ..... Madison	GEORGE A. LATIMER.
North Bend*† ..... Dodge	Ernest Kern.
▲North Platte*† .. Lincoln	WILCOX & HALIGAN.
Oakdale*† ..... Antelope	M. B. Putney.
Oakland*† ..... Burt	W. D. Smith.
Odell*† ..... Gage	See Beatrice.
▲Ogallala*† ..... Keith	Albert Muldoon.
Ohiowa*† ..... Fillmore	W. R. Fulton.
▲Omaha*† ..... Douglas	T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha.
" ..... "	WILLIAM A. DEBORD, N. Y. Life Bldg. Refers to Commercial National Bank and U. S. National Bank.
" ..... "	McCABE, McGILTON & RATH, First Nat. Bk. Bldg. Refer to Omaha National Bank and National Bank of Commerce.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
" ..... "	ANDREW E. WALKUP, Karbach Bldg. References—Omaha: Hon. J. M. Thurston, U.S. Senator, Hon. D. H. Mercer, Congressman.
▲O'Neill*† ..... Holt	M. F. HARRINGTON.
Ong*† ..... Clay	S. W. Christy.
▲Ord*† ..... Valley	THOMAS L. HALL.
Orleans*† ..... Harlan	Beresford & Simpson.
▲Osceola*† ..... Polk	M. A. Mills.
Osmond*† ..... Pierce	C. B. Willey.
Overton*† ..... Dawson	See Lexington.
Oxford*† ..... Furnas	J. H. Sherwood.
Page*† ..... Holt	See O'Neill.
Palisade*† .... Hitchcock	L. H. Blackledge.
Palmyra*† ..... Otoe	Charles A. Sweet.
Panama*● ..... Lancaster	John T. Marshall.
▲Papillion*† ..... Sarpy	G. M. Mullins.
▲Pawnee City*† ... Pawnee	STOREY & STOREY.
▲Pender*† ..... Thurston	G. T. Graves.
Peru*† ..... Nemaha	See Auburn.
Petersburg*† ..... Boone	O. F. Plum.
Philips*† ..... Hamilton	See Aurora.
▲Pierce*† ..... Pierce	Douglas Cones.
Pilger*† ..... Stanton	See Stanton.
Plainview*† ..... Pierce	H. J. Wedgemood.
Platte Center*† .... Platte	See Columbus.
▲Plattsmouth*† ..... Cass	J. H. HALDEMAN.
Pleasanton*† ..... Buffalo	See Kearney.

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▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
Plymouth† ..... Jefferson	See Fairbury.
▲Ponca*• † ..... Dixon	J. J. McCarthy.
Prague*• † ..... Saunders	See Wahoo.
Ragan*• † ..... Harlan	See Alma.
Randolph*• † ..... Cedar	G. W. Wiltsie.
Ravenna*• † ..... Buffalo	J. T. Smith.
▲Red Cloud*• † .... Webster	GEORGE R. CHANEY.
Republican City*• Harlan	N. J. Ludi.
Reynolds*• † ..... Jefferson	See Fairbury.
Rising City*• ..... Butler	See David City.
Rogers*• † ..... Colfax	See Schuyler.
Relo*• † ..... Richardson	John Gagnon.
▲Rushville*• † ..... Sheridan	C. Patterson.
Salem*• † ..... Richardson	See Falls City.
Sargent* ..... Custer	Wm Sherman.
Saronville*• † ..... Clay	See Clay Center.
▲Schuyler*• † ..... Colfax	FRANK CUBA.
Scribner*• † ..... Dodge	Henry M. Kidder.
▲Seward*• † ..... Seward	BIGGS & THOMAS.
Shelby*• † ..... Polk	See Stromsburg.
Shelton*• † ..... Buffalo	J. F. Walker.
Shickley*• † ..... Fillmore	See Geneva.
Shubert*• † .... Richardson	See Falls City.
▲Sidney*• † ..... Cheyenne	B. A. JONES.
Silver Creek*• † ... Merrick	See Central City.
Smithfield*• † ..... Gosper	See Elwood.
Snyder*• † ..... Dodge	See Fremont.
South Bend*• † ..... Cass	See Greenwood.
South Omaha*• † . Douglas	See Omaha.
Spencer* ..... Boyd	F. W. Boggs.
Springfield*• † ..... Sarpy	H. C. Leffens.
▲Springview* .... Keyapaha	C. E. Lear.
Stamford*• † ..... Harlan	See Orleans.
▲Stanton*• † ..... Stanton	W. W. Young.
Staplehurst*• † .... Seward	See Seward.
St. Edward*• † ..... Boone	R. F. Williams.
Steinhauer*• † .... Pawnee	See Pawnee City.
Stella*• † ..... Richardson	See Falls City.
Sterling*• † ..... Johnson	L. A. Varner.
▲Stockville* ..... Frontier	L. H. Cheney.
▲St. Paul*• † ..... Howard	B. D. HAYWARD.
Strang*• † ..... Fillmore	See Geneva.
Stratton*• † .. Hitchcock	C. W. Shurtleff.
Stromsburg*• † ..... Polk	John Tonge.
Stuart*• † ..... Holt	J. A. Rice.
Sumner*• † ..... Dawson	See Lexington.
Superior*• † ..... Nuckolls	C. E. Adams.
Surprise*• † ..... Butler	See David City.
Sutherland*• † .... Lincoln	See Wallace.
Sutton*• † ..... Clay	F. B. Hawk.
Swanton*• † ..... Saline	See Wilber.
Syracuse*• † ..... Otoe	T. E. Brown.
Table Rock*• † .... Pawnee	See Pawnee City.
Talmage*• † ..... Otoe	See Nebraska City.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*• † .... Johnson	TRACY & WILD.
▲Tekamah*• † ..... Burt	J. O. Hopewell.
Thayer*• † ..... York	See York.
▲Thedford*• † ..... Thomas	John H. Evans.
Tilden*• † ..... Madison	F. L. Putney.
Tobias*• † ..... Saline	A. S. Sands.
▲Trenton*• † .... Hitchcock	R. O. Adams.
▲Tryon ..... McPherson	See North Platte.
Ulysses*• † ..... Butler	C. M. Skiles.
Unadilla*• † ..... Otoe	See Nebraska City.
Union*• † ..... Cass	Charles Graves.
University Pl*† Lancaster	T. M. Wimberley.
Upland*• † ..... Franklin	See Bloomington.
Utica*• † ..... Seward	H. M. Coleman.
▲Valentine*• † ..... Cherry	F. W. Walcott.
Valley*• † ..... Douglas	See Omaha.
Valparaiso*• † ... Saunders	Clark & Allen.
Verdon*• † ..... Richardson	Frank Martin.
Vesta*• † ..... Johnson	See Tecumseh.
Waco*• † ..... York	See York.
▲Wahoo*• † ..... Saunders	S. H. SORENBORGER.
Wakefield*• † ..... Dixon	J. H. Brown.
Wallace*• † ..... Lincoln	See North Platte.
Wauneta*• † ..... Chase	C. W. Meeker.
Wausa*• † ..... Knox	H. M. McLeod.
Waverly*• † ..... Lancaster	See Lincoln.
▲Wayne*• † ..... Wayne	FRANK M. NORTHROP.
Weeping Water*• † ... Cass	A. L. Timblin.
Western*• † ..... Saline	See Wilber.
Weston*• † ..... Saunders	See Wahoo.
▲West Point*• † .... Cuming	T. M. MOODIE.
▲Wilber*• † ..... Saline	J. H. Germin.
Wilcox*• † ..... Kearney	See Minden.
Wilsonville*• † ..... Furnas	C. M. Kelley.
Winside*• † ..... Wayne	M. H. Dodge.
Wisner*• † ..... Cuming	See West Point.
Wood Lake*• † ..... Cherry	See Valentine.
Wood River*• † ..... Hall	Abbott & Caldwell.
Wymore*• † ..... Gage	A. D. McCandless.
▲York*• † ..... York	CHARLES F. STROMAN.
Yutan*• † ..... Saunders	See Wahoo.

NEVADA.

Town and County.	Name.
▲Austin*• † ..... Lander	W. D. Jones.
▲Belmont* ..... Nye	See Austin.
Candelaria*• † .. Esmeralda	C. B. Zabriskie.
▲Carson City• † .. Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*• † ..... Lyon	John Lothrop.
▲Elko*• † ..... Elko	W. A. Massey.
▲Ely* ..... White Pine	Frank X. Murphy.
▲Eureka*• † ..... Eureka	P. Breen.
▲Genoa*• ..... Douglas	D. W. Virgin.
▲Hawthorne*• † . Esmeralda	P. M. Bowler.
▲Pioche*† ..... Lincoln	T. J. Osborne.
▲Reno*• † ..... Washoe	E. R. DODGE.
▲Stillwater ..... Churchill	T. H. Kent.
▲Virginia City*• † .... Storey	E. D. KNIGHT.
Wadsworth*• † .... Washoe	See Reno
▲Winnemucca*• † Humb'ldt	W. S. BONNIFIELD.

NEW HAMPSHIRE.

Town and County.	Name.
Alton*• † ..... Belknap	See Laconia.
Andover*• † ... Merrimack	Barron Shirley.
Ashland*• † ..... Grafton	James L. Wilson.
Berlin*• † ..... Coos	CHAMBERLIN & RICH.
Bristol*• † ..... Grafton	Dearborn & Chase.
Canaan*• † ..... Grafton	Geo. W. Murray.
Charlestown*• † .. Sullivan	See Claremont.
Claremont*• † ..... Sullivan	COLBY & SON.
▲Colebrook*• † ..... Coos	T. F. Johnson.
▲Concord• † .. Merrimack	STREETER, WALKER & HOLLIS.
Conway*• † ..... Carroll	J. B. Nash.
Derry* ..... Rockingham	G. K. Bartlett.
▲Dover*• † ..... Strafford	W. F. NASON.
East Jaffrey*• † .. Cheshire	See Peterboro.
Epping*• † ... Rockingham	W. H. Drury
▲Exeter*• † ... Rockingham	EASTMAN & HOLLIS.
Farmington*• † .. Strafford	Samuel S. Parker.
Fitzwilliam*• † ... Cheshire	Amos J. Blake.
Francestown*† . Hillsboro	See Peterboro.
Franklin*• † ... Marrimack	JAMES E. BARNARD.
Franklin Falls*† Merrim'k	E. B. S. Sanborn.
Freedom* ..... Carroll	See Conway.
Goffstown*• † ... Hillsboro	Samuel Upton.
Gorham*• † ..... Coos	A. R. Evans.
Great Falls*† ..... Strafford	See Somersworth.
Greenville*• † .. Hillsboro	Herbert J. Taft.
Hanover*• † ..... Grafton	See Lebanon.
▲Haverhill*• † ..... Grafton	WM. F. WESTGATE.
Hillsboro ..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*• † Hill'h	H. D. Pierce.
Hinsdale*• † ..... Cheshire	E. J. Temple.
▲Keene*• † ..... Cheshire	BATCHELDER & FAULKNER.
▲Laconia*• † ..... Belknap	JEWETT & PLUMMER.
Lakeport*• † ..... Belknap	W. H. Flanders.
▲Lancaster*• † ..... Coos	Drew, Jordan & Buckley.
▲Lebanon*• † ..... Grafton	C. A. DOLE.
Lisbon*• † ..... Grafton	George F. Morris.
Littleton*• † ..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*• † .. Hillsboro	BURNHAM, BROWN & WARREN
Meridith*• † ..... Belknap	Bertram Blaisdell.
Milford*• † ..... Hillsboro	E. I. Kendall.
▲Nashua*• † ..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	GEO. B. FRENCH. Attorney for Nashua Trust Co.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*• † Rockin'm	A. L. Mellows.
▲Newport*• † ..... Sullivan	A. S. WAIT.
Orford* ..... Grafton	Chapman & Lang.
▲Ossipee*• † ..... Carroll	Frank Weeks.
Penacook*• † . Merrimack	Willis G. Buxton.
Peterboro*• † ... Hillsboro	J. F. Brennan.
Pittsfield*• † ... Merrimack	E. A. Lane.
▲Plymouth*• † ..... Grafton	Burleigh & Adams.
▲Portsmouth*• † . Rock'ham	PAGE & BARTLETT.
Raymond*• † Rockingham	John T. Bartlett.
Rochester*• † ... Strafford	GEORGE E. COCHRANE.
Salmon Falls*• † . Strafford	See Dover.
Somersworth*• † Strafford	W. F. Russell.
Sunapee* ..... Sullivan	George Dodge.
Suncook*• † ... Merrimack	Almon F. Burbank.
Tilton*• † ..... Belknap	W. B. Fellows.
Troy*• † ..... Cheshire	See Keene.
Wakefield*• † ..... Carroll	Arthur L. Foote.
Walpole*• † ..... Cheshire	J. G. Bellows.
Whitefield*• † ..... Coos	C. E. Wright.
Wilton*• † ..... Hillsboro	Geo. E. Bates.
Winchester*• † .. Cheshire	H. W. Brigham.
Wolfboro*• † ..... Carroll	SEWELL W. ABBOTT.
Woodsville*• † .... Grafton	Smith & Sloane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEW JERSEY.

Town and County.	Name.
Absecon*•† ..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	See Freehold.
Alloway*•† ..... Salem	See Salem.
Arlington*•†..... Hudson	See Jersey City.
Asbury Park*•†Monmo'th	DAVID HARVEY, JR.
Atlantic City*•†. Atlantic	THOMPSON & COLE.
Atlantic Highl'ds*•† Mon.	CHARLES HARVEY.
Barnegat*•† ..... Ocean	See Toms River.
Bayonne*•† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*•†..... Essex	Skinner & Ten Eyck.
Belmar*•†.....Monmouth	See Asbury Park.
▲Belvidere*•†.....Warren	GEORGE M. SHIPMAN.
Bergen Point*•†..Hudson	See Bayonne.
Beverly*•†.... Burlington	See Burlington.
Bloomfield*•†..... Essex	GALLAGHER & RICHARDS
Bloomsbury*•† Hunterd'n	J. W. Crevelling.
Boonton*•† ..... Morris	J. S. Salmon.
Bordentown*•†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*•†.Somerset	H. C. Suydam.
▲Bridgeton*•† Cumberland	WILLIAM A. LOGUE.
Burlington*•†.Burlington	ERNEST WATTS.
Butler*•†..... Morris	See Paterson.
Caldwell*†..... Essex	See Montclair.
▲Camden*•†..... Camden	HENRY I. BUDD, JR.
Cape May*•†..... Cape May	J. M. E. Hildreth.
▲Cape May C.H.*•†.Cape M	J. M. E. Hildreth.
Carlstadt*•† ..... Bergen	See Hackensack.
Cedarville*•† Cumberland	B. T. Powell.
Chatham*•†.....Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*•†.....Hunterdon	See Flemington.
Closter*•†..... Bergen	C. B. Harvey.
Collingwood*•.... Camden	See Camden.
Cramer Hill*†.... Camden	See Camden.
Cranbury*† ....Middlesex	A. S. Applegate.
Cranford*•†..... Union	See Elizabeth.
Deckertown*•† ... Sussex	Henry C. Hunt.
Dover*•† .....Morris	J. H. NEIGHBOUR.
East Orange*†.....Essex	JEROME D. GEDNEY.
Eatontown*•† Monmouth	See Long Branch.
Egg Harbor City*•†Atlan.	See Atlantic City.
▲Elizabeth*•†.....Union	P. H. GILHOOLY.
Elmer*†..... Salem	Abram Cochran.
Englewood*•†.....Bergen	George R. Dutton.
Farmingdale*•† Monm'th	See Freehold.
▲Flemington*•†Hunterdon	FLUCK & PARKER.
Fort Lee*•†..... Bergen	See Hoboken.
Franklin*•† ..... Essex	See Newark.
▲Freehold*•†...Monmouth	FRANK P. McDERMOTT.
Frenchtown*•†Hunterd'n	L D Hagaman.
Glassboro*•† . Gloucester	See Woodbury.
Gloucester City*•†Camd'n	See Camden.
Guttenburg*†..... Hudson	See Hoboken.
▲Hackensack*•†.... Bergen	DEMAREST & DE BAUN.
Hackettstown*•†. Warren	J. C. Allen.
Haddonfield*•†...Camden	H. S. Scovel.
Hammonton*•† ..Atlantic	A. J. King.
Harrison*•† ..... Hudson	See Jersey City.
Hightstown*•†.....Mercer	S. M. Schenck.
Hoboken*•†..... Hudson	LEWIS, BESSON & STEVENS.
Hopewell*•†.....Mercer	John S. Van Dike.
Irvington ..... Essex	See Newark.
Jamesburg*•† . Middlesex	See New Brunswick.
▲Jersey City*•†.....Hudson	QUEEN & TENNANT. References: Hudson County and Second National banks and New Jersey Title Guarantee & Trust Co.
" ..... "	VAN BUSKIRK & PARKER. Davidson Bldg. General law and equity practice.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney..... Hudson	See Jersey City.
Keyport*•†.....Monmouth	B. B. Ogden.
Lakewood*•†.....Ocean	T. J. R. Brown.
Lambertville*† Hunterd'n	WALTER F. HAYHURST.
Long Branch*•† Monm'th	HEISLEY & MORRIS.
Madison*•†..... Morris	C. A. Rathbun.
Manasquan*•†.Monmouth	H. H. Wainright.
Matawan*•† ..Monmouth	R. W. Dixon.
▲May's Landing*•†Atlantic	See Atlantic City.
Medford*•† ...Burlington	See Mount Holly.
Merchantville*•† Camden	See Camden.
Metuchen*•† .. Middlesex	See New Brunswick.
Milburn†.....Essex	See Orange.
Millville*•† .Cumberland	Martin W. Lane.
Montclair*•†..... Essex	EDWIN B. GOODELL.
Moorestown*•†Burlingt'n	S. K. Robbins.
▲Morristown*•† ....Morris	HENRY C. PITNEY, JR.
▲Mount Holly*•†Burlingt'n	CHARLES EWAN MERRITT.
▲Newark*•†.....Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & SOMMER. Attorneys for German National Bank.
▲New Brunsw'k*•†.Mid'sx	JAMES H. VAN CLEEF.
New Durham*•†...Hudson	See Jersey City.
▲Newton*•† ..... Sussex	Theodore Simonson.
Ocean City*•†..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*•† ..... Essex	BLAKE & HOWE.
Oxford*•†.....Warren	See Belvidere.
Palmyra*•† ....Burlington	See Burlington.
Passaic*•† ..... Passaic	T. M. MOORE and JOHN T. VAN RIPER.
▲Paterson*•† ..... Passaic	JAMES G. BLAUVELT.
Paulsboro*•†...Gloucester	See Woodbury.
Pemberton*•†.Burlington	See Mt. Holly.
Penn Grove*•†.....Salem	See Salem.
Pennington*•†..... Mercer	T. D. Darling.
Perth Amboy*•†Middlesex	C. C. HAMMON.
Phillipsburg*•† .. Warren	William M. Davis.
Plainfield*•†..... Union	CHARLES A. REED.
Pleasantville*•†..Atlantic	See Atlantic City.
Point Pleasant*•†.. Ocean	Thomas Curtis.
Princeton*•†..... Mercer	FERGUS A. DENNIS.
Rahway*•† .....Union	LESLIE LUPTON.
Raritan*•† ..... Somerset	See Somerville.
Red Bank*•†..Monmouth	EDMUND WILSON.
Ridgewood*•†..... Bergen	Cornelius Doremus.
Riverside*•†... Burlington	See Burlington.
Rockaway*•† ..... Morris	John P. Stickle.
Rutherford*•† ....Bergen	ADDISON ELY.
▲Salem*•†.....Salem	W. T. HILLIARD.
Seabright*•†.. Monmouth	See Atlantic Highlands.
Sea Isle City*•†..Cape May	Thos. W. Sudlum.
▲Somerville*•†...Somerset	JAMES J. BERGEN.
South Amboy*•†Middlesx	See Perth Amboy.
South Orange*•†... Essex	See Orange.
South River*•† Middlesex	See New Brunswick.
Summit*•† ..... Union	WM. D. & L. A. GIBBY.
Swedesboro*•†Gloucester	Edgar Shivers.
▲Toms River*•†.....Ocean	Isaac W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*•†.....Mercer	WOODBURY D. HOLT. Attorney for First National Bank.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
Tuckerton*•†..... Ocean	See Toms River.
Vincentown*•† Burlingtn	See Mount Holly.
Vineland*•†..Cumberland	HENRY S. ALVORD.
Washington*•†... Warren	William A. Stryker.
Weehawken*†.... Hudson	See Hoboken.
Westfield*•†..... Union	See Elizabeth.
West Hoboken*•† Hunson	See Hoboken.
West New York..Hudson	See Hoboken.
Woodbridge•†. Middlesex	See Rahway.
▲Woodbury*•†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Albuquerque*•† Bernalillo	JOHNSTON & FINICAL.
▲Aztec*..... ....San Juan	Robert C. Prewitt.
▲Clayton*•† .....Union	W. H. C. McKesson.
Deming*•†.....Grant	S. M. Ashenfelter.
East LasVegas*†.SanMig'l	W. G. HAYDEN.
▲Eddy*•† .....Eddy	JOHN FRANKLIN.
▲Hillsboro* .....Sierra	A. B. Elliott.
▲LasCruces*•† DonnaAnna	S. B. Newcomb.
▲LasVegas*•†.. San Miguel	REDMOND McDONAGH.
▲Lincoln*.....Lincoln	E. W. HULBERT.
▲Los Lunas*•† ....Valencia	See Albuquerque.
Magdalena*•†.... Socorro	Sae Albuquerque.
▲Mora* .....Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*•†.....Colfax	GEORGE McCORMICK.
▲Roswell*•† .....Chaves	Alexander J. Nisbet.
SanMarcial*•†....Socorro	See Socorro.
¶▲Santa Fe*•† ... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*•†.....Grant	CONWAY & HAWKINS.
▲Socorro*•† .....Socorro	C. RILEY.
▲Springer*•† .....Colfax	See Raton.
▲Taos* ..... Taos	See Las Vegas.
▲Tierra Amarilla.RioAr'ba	See Santa Fe.
White Oaks*. ....Lincoln	B. H. Dye.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEW YORK.

Town and County.	Name.
Adams*•† ..... Jefferson	W. H. H Taylor.
Addison*•† ..... Steuben	H. D. BALDWIN.
Afton*•† ..... Chenango	George A. Haven.
Akron*•† ..... Erie	Paxon & Paxon.
¶▲Albany*•†..... Albany	A. & W. LANSING, Attorneys for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*•† ..... Orleans	GURDON W. FITCH.
Alfred*..... Allegany	See Belmont.
Allegany*•†..Cattaraugus	W. C. Overton.
Amenia*•† ..... Dutchess	George H. Swift.
Amityville*•† ..... Suffolk	S. P. Hildreth.
Amsterdam*•†...Montg'y	NISBET & HANSON.
Andes*..... Delaware	B. Johnson.
Andover*•† ..... Allegany	CLAYTON L. EARLEY.
Angelica*•† ..... Allegany	H. E. Dudley.
Antwerp*•* .... Jefferson	H. J. Foote.
Arcade*•† ..... Wyoming	G. A. Barnes.
▲Argyle..... Washington	John B. Conway.
Attica*•† ..... Wyoming	O. H. & W. E. Hopkins.
▲Auburn*•† ..... Cayuga	FRANK S. WRIGHT.
Aurora*•† ..... Cayuga	John A. Hudson.
Avoca*•†..... Steuben	E. W. Bozard.
Avon*•† ..... Livingston	Wm. Carter.
Babylon*•† ..... Suffolk	See Riverhead.
Bainbridge*•†..Chenango	George I. Skinner.
Baldwinsville*•†. Onond'a	D. C. Greenfield.
▲Ballston Spa*•†...Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*•†..... Genessee	TARBOX & SHERWIN.
▲Bath*•†..... Steuben	McMASTER & PARKHURST.
Bay Shore*•†..... Suffolk	George H. Furman.
Belfast*•*..... Allegany	A. P. McIntosh.
▲Belmont*•†..... Allegany	Reynolds, Brown & Reynolds.
Bergen*•† ..... Genessee	See Batavia.
▲Binghamton*•†...Broome	BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank.
" ..... "	T. B. & L. M. MERCHANT. Refer to First National Bank.
Bolivar*•†..... Allegany	Curtis & Bliss.
Boonville*•†..... Oneida	B. A. Capron.
Brewster*•†..... Putnam	A. J. Miller.
Brockport*•†..... Monroe	HOMER D. BENEDICT.
Brockton*•†. Chautauqua	F. C. Lewis.
Brookfield*..... Madison	N A. Crumb.
▲Brooklyn*•†..... Kings	WILMOT L. MOREHOUSE, 26 Court St. Refers to Nassau Bk.
Buffalo*•† ..... Erie	CHARLES C. FARNHAM, Mutual Life Bldg. Reference: Buffalo Commercial Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Attorney for R. G. Dun & Co., Buffalo. Refers to the City Bank, Third National Bank and Bank of Buffalo.
" ..... "	FRANK H. BUTTON, D. S. Morgan Bldg. References: The City Bank of Buffalo; D. Appleton & Co., N. Y. City.
" ..... "	SHERMAN S. JEWETT, 2d, 805 D. S. Morgan Bldg. Refers to Bank of Buffalo, Columbia National Bank and Sherman S. Jewett & Co.
" ..... "	TANNER & COMSTOCK, Guaranty Bldg. Refer to Peoples Bk. of Buffalo and the City Bk.
" ..... "	JOHN A. VAN ARSDALE, Guaranty Bldg. Refers to Third National and Buffalo Commercial banks.
" ..... "	CHAS. B. WHEELER, Erie Co. Sav. Bank Bldg. Refer to any bank in Buffalo.
Caledonia*•† . Livingston	D. D. McColl.
Cambridge*•† Washingt'n	D. M. Westfall.
Camden*•† ..... Oneida	P. H. FITZGERALD.
Campbell*•† ..... Steuben	E. B. Ross.
Canajoharie*•†...Montg'y	B. F. Spraker.
▲Cananddaigua*•†. Ontario	F. H. HAMLIN.
Canaseraga*•†... Allegeny	D. H. Holliday.
Canastota*•† ... Madison	A. O. Briggs.
Candor*•† ..... Tioga	See Owego.
Canisteo*•† ..... Steuben	A. H. Burrill.
▲Canton*•† ..St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*•†Jefferson	MORRIS E. LEE.
▲Carmel*•† ..... Putnam	George E. Anderson.
Carthage*•†..... Jefferson	A. E. KILBY.
Castile*•†..... Wyoming	E. B. Windsor.
Castleton*•†.... Rensslaer	B. W. Stryker.
▲Catskill*•† ..... Greene	S. CROWELL.
Cattaraugus*•†Catta'agus	D. E. Powell.
Cazenovia*•† .... Madison	E. S. More.
Champlain*•† .... Clinton	W. H. Dunn.
Chateaugay*•† .. Franklin	A B. Cooney.
Chatham*•† .... Columbia	C. E. BARRETT.
CherryCreek*•†Chatt'qua	R. A. Hall.
Cherry Valley*•†..Otsego	Barnum Bros.
Chester*•† ..... Orange	See Newburg.
Chittenango*•† ... Madison	Charles Kellogg.
Churchville*•†.... Monroe	See Brockport.
Clayton*•† ..... Jefferson	H. E. & G. E. MOORE.
Cleveland*•† ..... Oswego	James Gallagher.
Clifton Springs*•†Ontario	Ellis & Griffiths.
Clinton*•† ..... Onedia	L. M. Martin.
Clyde*•† ..... Wayne	C. W. Field.
Codeskill*•†... Schoharie	C. H. Holmes.
Cohocton*•† ..... Steuben	S. J. Depew.
Cohoes*•† ..... Albany	HENRY A. STRONG.
Cold Spring*•† ... Putnam	W. H. Haldane.
College Point*•†..Queens	Wm. Sutter.
▲Cooperstown*•†...Otsego	Charles T. Brewer.
Corning*•† ..... Steuben	WM. J. TULLY.
Cornwall*•† ..... Orange	Daniel E. Pope.
▲Cortland*•† ..... Cortland	BOUTON & CHAMPLIN.
Coxsackie*•† ..... Greene	John B. Bronk.
Crown Point*•† ... Essex	See Port Henry.
Cuba*•† ..... Allegany	Armstrong & Todd.
Dansville*•† ..Livingston	B. G. FOSS.
Dayton*•† ...Cattaraugus	N. M. Allen.
▲Delhi*•† ..... Delaware	John A. Kemp.
Depew*•†..... Erie	TAYLOR & WITHEY.
Deposit*•†..... Broome	C. E. Scott.
De Ruyter*•† .... Madison	L. B. Kern.
Dobb's Ferry*•†Westch'r	W. A. Jaycox.
Dolgeville*•†... Herkimer	C. L. Hildreth.
Dover Plains*•†..Duchess	See Poughkeepsie.
Dundee*•†..... Yates	LEWIS J. WILKIN.
Dunkirk*•† ..Chautauqua	STEARNS & WARNER.
Earlville*•†..... Madison	S. B. Cloyes.
East Aurora *•†..... Erie	FRANK R. WHALEY.
E. Bloomfield*•† .. Ontario	See Canandaigua.
E. Randolph*Cattaraugus	J. V. Goodwill.
Edmeston*•† ..... Otsego	See Cooperstown.
▲Elizabethtown*•† ... Essex	A. K. Dudley.
Ellenville*•† ..... Ulster	G. G. & J. B. Keeler.
Ellicottville*•†Cattar'gus	S. N. WHEATON.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*•†..... Chemung	BALDWIN & BALDWIN.
" ..... "	CHARLES MARVIN.
Erieville*•† ..... Madison	See Morrisville.
Fairport*•†..... Monroe	E. J. Fisk.
Farmer*•† ..... Seneca	See Ovid.
Far Rockaway*•†.Queens	E. J. HEALY.
Fayetteville*•† Onondaga	See Syracuse.
Fillmore*•† ..... Allegany	R. L. Richardson.
Fishkill*•† ..... Dutchess	See Poughkeepsie.
FishkillonHds'n*•†Dutc's	H. H. Hustis.
Flushing*•† ..... Queens	H. S. MOORE.
▲Fonda*•†..... Montgomery	J. S. Sitterley.
Forestville*•† Chautauq's	A. W. Hull.
Fort Ann*•†. Washington	F. I. Baker.
Fort Edward*•†Wash'ton	Robert O. Bascom.
Fort Plain*•†Montgom'ry	D. C. Shults.
Frankfort*•†... Herkimer	J. J. Dudleston, Jr.
Franklin*•† ..... Delaware	L. F. Raymond.
Franklinville*•† Cattar'us	George E. Spring.
Fredonia*•† .Chautauqua	B. F. SKINNER.
Freeport*•†..... Nassau	George Wallace.
Friendship*•† ... Allegany	A. L. Elliott.
Fulton*•†..... Oswego	MEAD & STRANAHAN.
Fultonville*•†Montgom'y	R. B. Fish.
Gainesville*•†.. Wyoming	See Warsaw.
▲Genesco*•† .... Livingston	JOHN R. STRANG.
Geneva*•† ..... Ontario	MASON & ROSE.
Gilbertsville*•† .... Otsego	See Cooperstown.
Glen Cove*•† ..... Nassau	E. T. Payne.
Glens Falls*•† .... Warren	ASHLEY, WILLIAMS & FOWLER.
Gloversville*•† .... Fulton	BAKER & BURTON.
▲Goshen*•†..... Orange	BAKER & MERRITT.
Gouverneur*•†.St.Law'ce	Conger & Orvis.
Gowanda*•†..Cattaraugus	F. J. Blackman.
Granville*•† .Washington	Thomas & Everets.
Greene*•† ..... Chenango	M. F. Porter.
Greenport*•†..... Suffolk	LE ROY E. RAYNOR,
Greenwich*•† Washingt'n	Gibson & Vankirk.
Groton*•†..... Tompkins	W. H. Hare.
Hamburg*•†..... Erie	Perry M. Thorn.
Hamilton*•† ..... Madison	Joseph Mason.
Hammondsport*•†.Steu'n	W. S. Drew.
Hancock*•†.....Delaware	Frank Taylor.
Hannibal*•† ..... Oswego	D. D. Metcalf.
Havana*•† ..... Schuyler	See Watkins.
Haverstraw*•†..Rockland	THOMAS H. LEE.
Hempstead*•† ..... Nassau	A. R. Griffin.
▲Herkimer*•† ...Herkimer	A. B. STEELE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Hermitage .....Wyoming	See Warsaw.
Hobart*†.....Delaware	Edward O'Connor.
Holland*† .....Erie	Fred S. Jackson.
Holland Patent*† Oneida	W. J. B. Williams.
Holley*† .....Orleans	H. O. Jones.
Homer*† .....Cortland	W. J. Smith.
Honeoye Falls*†.Monroe	J. E. Robson.
Hoosick Falls*† Rensse'r	Willis E. Heaton.
Hornellsville*†..Steuben	DOLSON, ROBBINS & DOLSON
Horseheads*†..Chemung	Frank S. Bentley.
▲Hudson*† ....Columbia	ISAAC N. COLLIER.
Hume*† .....Allegany	E. E. & G. W. Harding.
Huntington*† ....Suffolk	THOMAS YOUNG.
Ilion*† .....Herkimer	James Conkling
▲Ithaca*†.....Tompkins	S. D. HALLIDAY.
▲Jamaica*† .....Queens	WILLIAM W. GILLEN.
Jamestown*† .Chautau'a	FOWLER & WEEKS.
▲Johnstown*† .....Fulton	FRED LINUS CARROLL.
Jordan*† .....Onondaga	John G. Brawley.
Keeseville*† .....Essex	Harwood & Maders.
Kinderhook*† Columbia	Gerrit S. Collier.
▲Kingston*† .....Ulster	JAMES A. BETTS.
▲Lake George*†...Warren	E. Hunt.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*† .....Erie	See Depew.
Lansingburg*†..Rensse'r	ROBERT E. STILES.
Le Roy*† .....Genesee	W. H. Smith.
Liberty*† .....Sullivan	D. S. Hill.
Lima*† .....Livingston	G. W. Atwell, Jr.
Little Falls*†..Herkimer	P. H. McEVOY.
▲Little Valley*†.Cattar'us	E. A. Nash.
Livonia*† .....Livingston	Charles Ward,
Locke*† .....Cayuga	See Moravia.
▲Lockport*† .....Niagara	W. H. & F. A. RANSOM.
Long Island City*† Qu'ns	L. N. Mauley.
▲Lowville*†.....Lewis	Fred. C. Schraub.
▲Lyons*† .....Wayne	DWIGHT S CHAMBEBLAIN.
Madrid*† ....St. Lawrence	F. J. Merriman.
▲Malone*† .....Franklin	BADGER & IDE.
Mamaroneck*†Weste'ter	See Port Chester.
Marathon*† .....Cortland	A. M. Mathewson.
Margaretville*†.Delaware	A. P. Carpenter.
Massena*†...St. Lawrence	C. A. Boynton.
Matteawan*† .. Dutchess	S. K. Phillips.
▲Mayville*†.. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*†. Sarat'a	J. F. Terry.
Medina*▪.....Orleans	Filkins & Coe.
Mexico*† .....Oswego	C. I. Miller.
Middleburg*†. Schoharie	Dow Beekman.
Middleport*† ....Niagara	G. F. Thompson.
Middletown*† ....Orange	DILL & COX.
Millbrook*† ... Dutchess	See Poughkeepsie.
Millerton*† .... Dutchess	E. W. Simmons.
Mohawk*† .... Herkimer	James B. Rafter.
▲Monticello*† .....Sullivan	Timothy F. Bush.
Montour Falls*†Schuyler	Frank Johnson.
Moravia*† .....Cayuga	S. E. Day
Morris*† .....Otsego	N. Bridges.
Morrisania*† .. New York	See New York City.
▲Morrisville*† ....Madison	J. A. Johnson.
Mt. Kisco*† Westchester	H. J. Slosson.
Mt. Morris*†. Livingston	John M. Hastings.
Mt. Vernon*†..Weste'ter	See New Rochelle.
Naples*† .....Ontario	J. A. Seamans.
Newark*† ..... Wayne	M. I. Greenwood.
New Berlin*†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD.
▪Newburg*†.....Orange	A. H. F SEEGER.
▪New City*▪..... Rockland	Frank P. Demarest.
New Paltz*† .....Ulster	J. N. Vanderlyn.
Newport*†.....Herkimer	C. L. Fellows.
New Rochelle*†Westch'r	JOHN J. CRENNAN.
▪New York City*† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders National Bank.
" ..... "	BOOTH & DEANE, 271 Broadway. General practice; commercial law and collections. Refer to National Shoe & Leather Bank.
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K CAMP, 11 Broadway. General practice; collections. Reference: The National Bank of the Republic, of New York.
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, suite 150-160, 16 Broadway and 6 Wall St. Counsel for Western National Bank, and Counsel for Chemical National Bank.
▪New York City*† N. Y'k (Continued.)	DILL, BOMEISLER & BALDWIN, 27 Pine St. Attorneys for Seventh National Bank, N. Y., Lincoln National Bank, Boston.
" ..... "	LOUIS F. DOYLE, N. Y. TIMES BLDG. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic.
" ..... "	THOMAS G. HILLHOUSE, 37 and 39 Wall St. Counsel for Metropolitan Trust Company.
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	MILLER, PECKHAM & DIXON, 80 Broadway. Attorneys for Union Trust Co. of New York, Guaranty Trust Co. of New York, Bank of New York, N. B. A.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	SETH H. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
" ..... "	SIMPSON, THACHER & BARNUM, 40 Wall St. Attorneys for the Chase National Bank.
Niagara Falls*†. Niagara	ELY, DUDLEY & COHN.
North Collins*†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*† ..... Suffolk	C. B Partridge.
N. Tonawanda*† .Niagara	ALBERT R. SMITH.
Northville*†.....Fulton	James R. Van Ness.
▲Norwich*† ....Chenango	HOWARD D. NEWTON.
Norwood*†.St.Lawrence	N. M. Claflin.
Nunda*†.....Livingston	E. C Olney.
Nyack*† .....Rockland	See Haverstraw.
Oakfield*†.....Genesee	B. F. Hawes.
Ogdensburg*†St.L'w'nce	D. B. LUCEY.
Olean*† .....Cattaraugus	F. W. KRUSE.
Oneida*† .....Madison	H. W. COLEY.
Oneonta*† .....Otsega	Alva Seybolt.
▲Oswego*†.....Oswego	FRANCIS E. HAMILTON.
▲Ovid*† .....Seneca	Francis C. Allen.
▲Owego*† .....Tioga	CLARENCE I. NIXON.
Oxford*† .... Chenango	W. H. Hyde.
Oyster Bay*†.....Nassau	F. M. Brigham.
Painted Post*†...Steuben	J. S. Tobias.
Palmyra*† .....Wayne	G. S. TINKLEPAUGH.
Parish*† .....Oswego	E. G. Lynch.
Patchogue*† .....Suffolk	A. H. Carmen.
Pawling*†.....Dutchess	W. Downing.
Peekskill *† Westchester	LENT & HERRICK.
▲Penn Yan*† .....Yates	BRIGGS & KIMBALL.
Perry*†.....Wyoming	See Warsaw.
Phelps*† .....Ontario	Samuel S. Partridge.
Philadelphia*†. Jefferson	See Watertown.
Phœnix*†.....Oswego	AVERY & MERRY.
Pike* .....Wyoming	See Warsaw.
Pine Plains*† ..Dutchess	Frank Eno.
▲Plattsburg*† ....Clinton	RILEY & HEALEY.
Poland*† .....Herkimer	Milton Howe.
Port Chester*†W'stch't'r	JOHN H. CLAPP.
Port Henry*†.....Essex	Foote, Stokes & Owen.
Port Jefferson*†.Suffolk	Thomas J Ritch, Jr
Port Jervis*† ....Orange	WILLIAM H. CRANE.
Potsdam*†.St. Lawrence	A. X. Parker
▲Poughkeepsie*†Dutchess	JOHN H. MILLARD.
Prattsburg*† ....Steuben	J. K. Smith.
Pulaski*† .....Oswego	S. C. Huntington.
Randolph*†.Cattaraugus	A. Wentworth.
Red Creek*†.....Wayne	C. O. Peterson.
Red Hook*†....Dutchess	J. W. Elseffer.
Rhinebeck*† ....Dutchess	A. Lee Wager.
Richfield Springs*†O'ego	J D. Reed.
▲Richmond*† ....Richmond	N. J. Wreth.
Richmondville*†..S'h'rie	E. A. Dox.
Ripley*† ....Chautauqua	See Jamestown.
▲Riverhead*† .....Suffolk	ERNEST W. TOOKER.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ▪Express Office. † Telegraph Station. ▪ State Capital.

Town and County.	Name.
▲Rochester*•† .....Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
" ..... "	McGUIRE & WOOD, Counsel in bank and corporation matters. Attorneys for Commercial Bank. Refer to any bank in the city.
Rockville Center*•†Na's'u	See Brooklyn.
Rome*•† .....Oneida	A. DELOS KNEELAND.
Rondout,•† .....Ulster	See Kingston.
Roslyn*•† .....Nassau	See Brooklyn.
Rushford*†.....Allegany	R. B. Lanning.
Sag Harbor*•† .....Suffolk	E. A. Carpenter.
Salamanca*•† Cat'raugus	HUDSON ANSLEY.
Salem*•† .....Washington	James Gibson.
Sandy Creek*•....Oswego	U. Bartlett.
Sandy Hill*•†...Wash'ton	D. J. Sullivan.
Saranac Lake*•† Franklin	A. K. Botsford.
Saratoga Spr'gs*•Sarat'ga	C. S. & C. C. LESTER.
Saugerties*•† .....Ulster	Carroll Whitaker.
▲Schenectady*•† . Sc'n't'dy	EVERETT SMITH.
Schenevus*•† .....Otsego	Graham & Baldwin.
▲Schoharie*•†...Schoharie	C. W. Hinman.
Schuylerville*•†.Saratoga	S Wells.
Scio*•†.....Allegany	See Wellsville.
Seneca Falls*•†.....Seneca	HAMMOND & HAMMOND.
Sherburne*•†...Chenango	Charles A. Fuller.
Sherman*•†. .Chautauqua	See Jamestown.
Shortsville*•† .....Ontario	Ellis & Griffith.
Sidney*•† .....Delaware	CHARLES H. SEELEY.
Silver Creek*•†.Ch'ta'qua	H. W. Allen.
Sinclairville*•†. Ch'ta'qua	O. Edson.
Sing Sing*•†. Westchester	SAM'L WATSON.
Skaneateles*•†..Onond'ga	C. R. Milford.
Sodus*•†.....Wayne	B. B. Seaman.
Southampton*•†..Suffolk	H. M. Howell.
Southold*•†.....Suffolk	A. Case.
Spencer*•†.....Tioga	See Waverly.
Springville*•† .....Erie	C. W. Ticknor.
Stamford*•† ....Delaware	J. P. Grant.
Stapleton*† ....Richmond	JOHN WIDDECOMBE.
St. Johnsville*•† Mtg'm'ry	Charles A. Stone.
Stockton* ....Chautauqua	See Dunkirk.
Suspension Bridge*•N'g'a	See Niagara Falls.
▲Syracuse*•† ....Onondaga	IDE & RYAN. Refer to Merchants National Bank.
" ..... "	KNAPP, NOTTINGHAM & ANDREWS. References: James J. Belden, President of Robert Gere Bank.
Tarrytown*•† Westchest'r	CLARENCE S. DAVISON.
Theresa*•† .....Jefferson	C. A. Van Allen,
Ticonderoga*•†.....Essex	H. D. Hoffnagle.
Tonawanda*•†. ..... Erie	See North Tonowanda.
▲Troy*•†.....Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*•† .Tom'k's	O. G. Noble.
Truxton*† .....Cortland	A. L. Kenney.
Unadilla*•† .....Otsego	See Oneonta.
Union Springs*•†. Cayuga	Arthur M. Seckel.
▲Utica*•† .....Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*•† .....Oneida	S. S. Judson.
Victor*•† .....Ontario	See Canandaigua.
Walden*•† ..... Orange	A. S. Embler.
Walton*•† ..... Delaware	S. H. Fancher.
Wappinger's Falls*•†Duc's	J. W. Bartram.
Warrensburg*•†..Warren	L. E. REOUX.
▲Warsaw*•† .....Wyoming	G. W. & I. G. BOTSFORD.
Warwick*•† .....Orange	F. V. Sanford.
Waterford*•† ....Saratoga	F. A. Martin.
▲Waterloo*•† .....Seneca	FREDERICK L. MANNING.
▲Watertown*•† ..Jefferson	G. S. & H L. HOOKER.
Waterville*•† ..... Oneida	L. P. Fuess.
Watervliet .....Albany	See Albany.
▲Watkins*•† .....Schuyler	CHARLES M. WOODWARD.
Waverly*•† .....Tioga	A. G. Allen.
Wayland*•† .....Steuben	Clark & Pratt.
Weedsport*•† ..... Cayuga	J. F. Quigley.
Wellsville*•† ....Allegany	WILLET L. WARD.
Westchester*•† W'chester	H. C. HENDERSON.
Westfield*•†. Chautauqua	Ottaway & Munson.
W. New Brighton*†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† .....Albany	See Albany.
West Winfield*•† H'kimer	Charles D. Thomas.
Whitehall*•†. Washington	POTTER & LILLIE.
▲White Plains*•† W'chester	GRIFFIN & YOUNG.
Williamson*•†.....Wayne	Jacob Brasser.
Wolcott*•† .....Wayne	William Roe.
Woodhaven*•† ....Queens	Wm. F. Wykoff.
Worcester*•† .....Otsego	Holmes & Waterman.
Yonkers*•† ..Westchester	S. H. THAYER.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*•†.....Stanly	J. M. Brown.
Ansonville .....Anson	See Wadesboro.
▲Ashboro*•†.....Randolph	W. C. HAMMER.
▲Asheville*•†...Buncombe	MOORE & MOORE. Refer to all Asheville Banks,
Aurora* .....Beaufort	See Washington.
▲Bakersville*.....Mitchell	J. H. Greene.
▲Bayboro* .....Pamlico	See Newbern.
▲Beaufort*† .....Carteret	C. R. THOMAS.
▲Boone* .....Watauga	E. S. Caffey.
▲Brevard* ....Transylvania	W. B. Duckworth.
▲Bryson City*•† .....Swain	Bryson & Black.
▲Burgaw*•†..... Pender	R. G. Grady.
Burlington*•†...Alamance	John Bond.
▲Burnsville* ..... Yancey	McElroy & Moore.
▲Camden* .....Camden	C. M. Ferebee.
▲Carthage*•†.....Moore	BLACK & ADAMS.
▲Charlotte*•† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
▲Clinton*•† ..... Sampson	Lee & Butler.
▲Columbia*.....Tyrrell	T. H. Woodley.
▲Columbus*.....Polk	J. T. Morrison.
▲Concord*•†.....Cabarrus	MORRISON CALDWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*•†..... Gaston	O. F. Mason.
▲Danbury*..... Stokes	A. H. Joyce.
▲Dobson*..... Surry	T. W. Folger.
Dunn*•†..... Harnett	See Smithfield.
▲Durham*•†..... Durham	BOONE & BRYANT.
▲Edenton*•†..... Chowan	Pruden & Vann.
▲Elizabeth City*•†.Pasqu'k	E. F. LAMB.
▲Elizabethtown*†.. Bladen	R. S. White.
Enfield*•† ..... Halifax	David Bell.
▲Fayetteville*•† .. Cumb'd	C. W. BIDGOOD.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*•†..... Gaston	Wm. H. Lewis.
▲Gatesville* ..... Gates	L. L. Smith.
▲Goldsboro*•†. .... Wayne	ALLEN & DORTCH.
▲Graham*•† .... Alamance	E. S. Parker.
▲Greensboro*•†.. Guilford	A. M. SCALES.
▲Greenville*•†..... Pitt	F. G. James.
▲Halifax*•†.....Halifax	E. L. Travis.
▲Hayesville*..... Clay	M. R. Kimsey.
▲Henderson*•†..... Vance	W. B. SHAW.
▲Henders'nville*† Hend'n	W. A. Smith
▲Hertford*•†..Perquimans	T. G. Skinner.
Hickory*•†..... Catawba	C. A. Cilley.
High Point*•†...Guilford	E. D. STEELE.
▲Hillsboro*•†.....Orange	John W. Graham.
▲Jackson*...Northampton	R. B. Peebles.
▲Jacksonville*•†...Onslow	Frank Thompson.
▲Jefferson* ..... Ashe	J. W. Todd.
Jonesboro*•†..... Moore	Seawell & McKiver.
▲Kenansville*..... Duplin	H. R. Koonegay.
▲Kinston*•†.....Lenoir	D. E. PERRY.
Laurinburg*•†. Richmond	J. D. Shaw, Jr.
Leaksv lle*•† Rockingham	See Reidsville.
▲Lenoir*•†..... Caldwell	Edmund Jones.
▲Lexington*•†.... Davidson	ROBBINS & RAPER.
▲Lillington..... Harnett	O. J. Spears.
▲Lincolnton*•†.... Lincoln	D. W. Robinson.
▲Louisburg*•†.... Franklin	C. M. Cooke.
▲Lumberton*•†... Robeson	McNeil & McLean.
▲Manteo*..... Dare	J. M. Gray.
Marion*•†..... McDowell	E. J. Justin.
▲Marshall*•†..... Madison	J. A. Hendrick.
Milton*•†..... Caswell	L. M. Warlick.
▲Mocksville*•†..... Davie	E. L. Gaither.
▲Monroe*•†..... Union	Covington & Redwine.
▲Morganton*•†..... Burke	Avery & Erpin.
Mount Airy*•†..... Surry	Carter & Lewellyn.
▲Murphy*•†..... Cherokee	R. L. Cooper.
Nashville*•†..... Nashville	Cooke & Cooley.
▲Newberne*•†..... Craven	W. W. CLARK.
▲Newton*•†..... Catawba	McCorkle & McCorkle.
No. Wilkesboro*•†. Wilkes	T. B. Finley.
▲Oxford*•†..... Granville	A. W. GRAHAM.
Pilot Mountain*•†..Surry	George W. Sparger.
▲Pittsboro*•†..... Chatham	R. A. London.
▲Plymouth*•†. Washington	H. S. Ward.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Raleigh•†.....Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*•† Rockingham	P. B JOHNSTON.
▲Robbinsville*.... Graham	T. A. Morphew.
▲Rockingham*•†Richmond	T. C. Guthrie.
Rocky Mount*•† Edg'mbe	JACOB BATTLE.
▲Roxboro*•†..... Person	Winstead & Brooks.
▲Rutherfordton*•†Ruth'fd	Justice & Justice.
▲Salisbury*•†.....Rowan	JOHN L. RENDLEMAN.
Sanford*•† .....Moore	See Raleigh.
Scotland Neck*•†. Halifax	C Kitchen.
▲Shelby*•†.....Cleaveland	Webb & Webb.
▲Smithfield*•†.... Johnston	Pon & Pon.
▲Snowhill*..... Greene	L. V. Morrill.
▲Southport*•†...Brunswick	See Wilmington.
▲Sparta*..... Alleghany	R. A. Doughton.
▲Statesville*•†..... Iredell	ROBBINS & LONG.
▲Swanquarter..... Hyde	S. S. Mann.
▲Tarboro*•†...Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	A. C. McIntosh.
▲Trenton*..... Jones	P. M. Pearsall.
▲Troy*•..... Montgomery	W. C. Hammer.
▲Wadesboro*•†..... Anson	J. A. Lockett.
▲Warrenton*†..... Warren	C. V. Cook.
▲Washington*•†...Beaufort	STEPHEN C. BRAGAW.
▲Waynesville*•† Haywood	W. B. Ferguson.
▲Webster*..... Jackson	J. J. Hooker.
Weldon*•†..... Halifax	E. T. Clark.
▲Wentworth* Rockingham	H. R. Scott.
▲Whiteville*•†.. Columbus	McNeil, McLean & Wishart.
▲Wilkesboro*•†.... Wilkes	McNEILL & McNEILL.
▲Williamston*•†... Martin	Moore & Stubbs.
▲Wilmington*•† No.Han'er	JOHN D. BELLAMY. Attorney for Atlantic Nat. Bank.
▲Wilson*•†..... Wilson	H. G. CONNOR.
▲Windsor*..... Bertie	F. D. Winston.
▲Winston*•†.....Forsyth	EUGENE E. GRAY.
▲Winton*†..... Hertford	John E. Vann.
▲Yadkinville ..... Yadkin	Thomas C. Phillips.
▲Yanceyville* ..... Caswell	J. J. Johnson.

NORTH DAKOTA.

Town and County.	Name.
Abercrombie*•† Richland	E. A. Munger.
Aneta*•†..... Nelson	M. V. Linwell.
Ardoch*•†..... Walsh	See Grafton.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*•†..... Pembina	J. D Trenholme.
Bisbee..... Towner	See Can o.
▲Bismarck•†... Burleigh	F H. REGISTER.
▲Bottineau*•†... Bottineau	See Towner.
Buffalo*•†..... Cass	See Fargo.
Buxton*•†..... Traill	See Hillsboro.
Caledonia*..... Traill	See Hillsboro.
▲Cando*•†..... Towner	McDonald & Davis.
▲Carrington*•†..... Foster	G. W. Solliday.
Casselton*•†..... Cass	See Fargo.
Cavalier*•†..... Pembina	See Grafton.
Church's Ferry*•† Ramsey	See Devil's Lake.
▲Cooperstown*•† .. Griggs	DAVID BARTLETT.
Crary*•†..... Ramsey	Edgar Anderson
Crystal*•†..... Pembina	Robert McMurchie.
Cumings*•†..... Traill	See Hillsboro.
▲Devil's Lake*•†...Ramsey	COWAN & McCLORY.
▲Dickinson*•†..... Stark	JAMES G. CAMPBELL.
Drayton*•†..... Pembina	See Pembina.
Edgeley*•†..... La Moure	J. T. Butler.
▲Ellendale*•†..... Dickey	A. D. FLEMINGTON.
Emerado*•†. Grand Forks	See Grand Forks.
Enderlin*•†..... Ransom	Ed. Pierce.
Fairmount*•†... Richland	See Wahpeton.
▲Fargo*•†..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First National Bank and Merchants State Bank.
▲Fessenden*•†..... Wells	M. E. Wilson.
Forest River*•†.... Walsh	See Grafton.
▲Forman*•†..... Sargent	BISHOP & GRONER.
Gilby*•†.....Grand Forks	See Grand Forks.
▲Grafton*•†..... Walsh	GRAY & McMURCHIE.
▲Grand Forks*•† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat Bank
" ..... "	BURKE CORBET. Reference: First National Bank.
Grandin*•† ..... Cass	See Fargo.
Hamilton*•† .... Pembina	R. Muir & Son.
Hankinson*•†... Richland	E. L. Kinney.
Hannah..... Cavalier	See Langdon.
Harvey*•†..... Wells	See Fessendon.
Hatton*•†..... Traill	See Hillsboro.
▲Hillsboro*•†..... Traill	CARMODY & LESLIE.
Hope*•†..... Steele	T. J. McMAHON.
Hunter*•†..... Cass	See Fargo.
Inkster*•†....Grand Forks	See Grand Forks.
▲Jamestown*•† . Stutsman	S E. ELLSWORTH.
Kulm*•†..... La Moure	Clendenan & Larsen.
▲Lakota*•†..... Nelson	A. E SHEETS.
▲Lamoure*•† ..... LaMoure	R. W. S. Blackwell.
▲Langdon*•†..... Cavalier	I. E. Richardson.
Larimore*•†. Grand Forks	W. A. Winslow
Leeds*•†..... Benson	See Minnewaukon.
Lidgerwood*•†..Richland	A. L. Parsons.
▲Lisbon*•†..... Ransom	H. DOHERTY.
▲Mandan*•†..... Morton	E. C. Rice.
Mayville*•†..... Traill	F. W. Ames.
▲Medora*•†..... Billings	See Dickinson.
Michigan*..... Nelson	See Lakota.
Milnor*•†..... Sargent	O. S. Senn.
Milton*•†..... Cavalier	Knute Norgard.
▲Minnewaukon*•†. Benson	J. L. Richmond & Son.
Minot*•†..... Ward	J. C. MARCY.
Minto*•†..... Walsh	J. D. PHELPS.
Monango*•† ..... Dickey	See Ellendale.
▲Napoleon ..... Logan	See Steele.
Neche*•†..... Pembina	See Pembina.
▲New Rockford*•†...Eddy	MADDUX & HAMBECHT.
Northwood*•†Grand F'ks	M. V. LINWELL.
Oakes*•†..... Dickey	W. H. Ellis.
Page*•†..... Cass	See Fargo.
Park River*•†..... Walsh	G. W. Young.
▲Pembina*•†.....Pembina	W. J. Kneeshaw.
Portland*•†..... Traill	G. A. White.
Reynolds*•†. Grand Forks	See Grand Forks.
▲Rolla*•† ..... Rolette	John Burke.
▲Rugby*•†..... Pierce	See Towner.
Sanger ..... Oliver	See Bismarck.
Sheldon*•†..... Ransom	Ed. Pierce.
▲Sherbrooke*..... Steele	George Murray.
▲Stanton..... Mercer	H. C. Walker.
▲Steele*•†..... Kidder	J. W. Walker.
St. Thomas*•†... Pembina	G S. Hager.
Thompson*•† Grand F'rks	See Grand Forks.
Tower City*•†..... Cass	See Fargo.
▲Towner*•†..... McHenry	GEORGE W. POAGUE.
▲Valley City*•†..... Barnes	YOUNG & BURKE.
▲Wahpeton*•†..... Richland	F. B. Lambert.
Walhalla*..... Pembina	T. D. Stack.
▲Washburn*..... McLean	See Bismarck.
Wheatland*•†..... Cass	See Fargo.
▲Williamsport*.. Emmons	H. A. Armstrong.
▲Williston*•†..... Williams	See Towner.
Willow City*•†. Bottineau	See Towner.

OHIO.

Town and County.	Name.
Ada*•†..... Hardin	Henry A. Clark.
▲Akron*•†..... Summit	OTIS & OTIS. Refer to Second National Bank.
Alliance*•†..... Stark	J. W. CRANE.
Andover*•†..... Ashtabula	J. W. Roberts.
Antioch*..... Monroe	See Woodsfield.
Antwerp*•†..... Paulding	John W. Zuber.
Arcanum*•†..... Darke	Kirk Hoffman.
Archbold*•† ..... Fulton	See Wauseon.
▲Ashland*•†..... Ashland	CAMPBELL & SEMPLE.
Ashley*•†..... Delaware	See Delaware
Ashtabula*•†...Ashtabula	FITCH & FITCH.
Ashtabula Har.†. Ash'bula	See Ashtabula.
Ashville*•†..... Pickaway	G. W. Morrison.
▲Athens*•†..... Athens	GROSVENOR & JONES.
Attica*•†..... Seneca	Lester Sutton.
Bainbridge*•†..... Ross	J. G. Whitaker.
Barberton*•†..... Summit	CHARLES AMMERMAN.
Barnesville*•†... Belmont	C. J. Howard
Basil*•† ..... Fairfield	E. F. Holland.
▲Batavia*•†..... Clermont	Frazier & Hicks.
Bedford*•† ..... Cuyahoga	A. V. Taylor.
Bellaire*•† ..... Belmont	J. A. GALLAHER.
Belle Centre*•†.... Logan	See Bellefontaine.
▲Bellefontaine*•†... Logan	A. JAY MILLER.
Bellevue*•†..... Huron	Vickery Bros.
Bellville*•..... Richland	Burton Hines.
Belmont*•†..... Belmont	See St. Clairsville.
Berea*•†..... Cuyahoga	G. A. HUBBARD.
Bergholz*•..... Jefferson	John J. Watson.
Berlin Heights*•† ....Erie	F. E. Conner, Jr.
Beverly*•†.... Washington	J. C. Preston.
Blanchester*•†.... Clinton	P SAVAGE.
Bloomdale*•†..... Wood	E. D. Bloom.
Bloomingburg*•† Fayette	Humphrey Jones.
Bloomville*•†..... Seneca	J. R. Wilson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Bluffton*•† ..... Allen	S. J. Brand.
Botkins*•† ..... Shelby	See Sidney.
Bowersville* ..... Greene	See Washington, C. H.
▲Bowling Green*•†..Wood	PARKER & MOORE.
Bradford*† ..... Miami	Nate Iddings.
Bridgeport*•†... Belmont	W. V. Campbell
Brooklyn*•†....Cuyahoga	H. M. Farnsworth.
Brookville*•†Montg'mery	V. S. Martin
▲Bryan*•† ..... Williams	M. M BOOTHMAN.
▲Bucyrus*•†..... Crawford	EDWARD VOLLRATH.
Burton*† ..... Geauga	See Chardon.
Butler*•†..... Richland	J. L. Barr.
▲Cadiz*•† ..... Harrison	D. A. HOLLINGSWORTH
▲Caldwell*•†..... Noble	A. M. Morris.
Caledonia*•†..... Marion	See Marion.
▲Cambridge*•†.. Guernsey	MATTHEWS & HEADE.
Camden*•†..... Preble	F. G. Shuey.
Canal Dover*•† Tus'rawas	JOHN D. T. BOLD.
Canal Fulton*•†..... Stark	A. J. Kittinger.
Canal Winchester*•† Fr'in	W. H. Lane.
Canfield*•†..... Mahoning	See Youngstown.
▲Canton*•†..... Stark	JOHN H SPONSELLER.
Cardington*•†.... Morrow	W. P. Vaughan.
Carey*•† ..... Wyandot	H. G Chambers.
▲Carrollton*•† ..... Carroll	FIMPLE & McDONALD.
Cedarville*•†..... Greene	Robert Hood.
▲Celina*•† ..... Mercer	JOHN KRAMER.
Centerburg*•† ..... Knox	W. O. Bowers.
Chagrin Falls*•†.Cuy'oga	E. P. Wilmot.
▲Chardon*•† ..... Geauga	MERCALFE & KING.
Chicago* ..... Huron	W. & E. W. Severance.
▲Chillicothe*•†..... Ross	VANMETER & CUNNINGHAM.
▲Cincinnati*•† ...Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	RICHARD P. ERNST, Fosdick Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk, and S Kuhn & Sons.
" ..... "	CHARLES S. FURBER, Carlisle Bldg. Refers to Farmers & Traders National Bank, Covington, Ky.
" ..... "	CHARLES J HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS, BALLARD & SAWYE, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
" ..... "	WINKLER & ROGERS, Johnston Bldg. Commercial and corporation law. Special attention given to mercantile adjustments and commercial litigation. Long distance telephone 616. Refer to The Union Savings Bank and Trust Co.
▲Circleville*•† .. Pickaway	CHARLES H. MAY.
Clarksville*•†.....Clinton	See Wilmington
▲Cleveland*•† ...Cuyahoga	WHITE, JOHNSON, McCASLIN & CANNON, Blackstone Bldg. Refer to John B. Ellison & Co., Phil.; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston; Central National Bank, Cleveland.
Clyde*•† .....Sandusky	FINCH, DEWEY & METZGAR.
College Corner*•† .Butler	See Liberty, Ind.
Collinwood*•†. Cuyahoga	F. B. Garrett.
Columbiana*•† . Col'biana	H. G. Bye.
¶▲Columbus*•†...Franklin	ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank.
Columbus Grove*•†Put'm	Guy B. Killen.
Conneaut*•†. ..Ashtabula	ALLEN M. COX.
Continental*•† ...Putnam	J. C. Madden.
Corning*•†..... Perry	D. H. Foster.
Cortland*•†. ..Trumbull	John J. Sullivan.
▲Coshocton*•†..Coshocton	POMERENE & POMERENE.
Covington*•† ..... Miami	Wm. Freshohr.
Crestline*•† ....Crawford	R. W. MILLER.
Creston*•† ..... Wayne	Price Russell.
Cumberland*•† .Guernsey	Joseph Purkey.
Cuyahoga Falls*•†Summit	ORLANDO WILCOX.
Danville*•†..... Knox	Clinton M. Rice.
▲Dayton*•†...Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*•† ..... Defiance	S. T. SUTPHEN.
De Graff*•†..... Logan	U. G. Hahn.
▲Delaware*•† ....Delaware	E. T. BRANDEBURY.
Delphos*•† ..... Allen	B. J BROTHERTON.
Delta*•† ..... Fulton	M. B. Cattrell.
Dennison*•†..Tuscarawas	See New Philadelphia.
Deshler*•†..... Henry	J. C. H Elder.
Doylestown*•..... Wayne	James B. Meech.
Dresden*•† .. Muskingum	See Zanesville.
Dunkirk*•†..... Hardin	See Kenton.
East Liverpool*•†.Col'bia	WILLIAM H. VODREY.
East Palestine*•†..Col'bia	John H. Logan.
▲Eaton*•† ..... Preble	J. A. Gilmore.
Eckmansville ..... Adams	See West Union.
Edgerton*•†..... Williams	See Bryan.
Edon*•† ..... Williams	See Bryan.
Elmore*•†..... Ottawa	H. W. Neiman.
▲Elyria*•†..... Lorain	E. G. JOHNSON.
Fayette*•† ..... Fulton	See Wauseon.
Felicity* ..... Clermont	J. N. Altman.
▲Findlay*•†..... Hancock	BURKETT & BURKETT.
Flushing*•†..... Belmont	See St. Clairsville.
Forest*•† ..... Hardin	Russell Price.
Fort Recovery*•†.Mercer	See Celina.
Fostoria*•† ..... Seneca	C. L. GUERNSEY.
Frankfort*•† ..... Ross	See Chillicothe.
Franklin*•† ..... Warren	P. H. Rue.
Fredericktown*•† ..Knox	See Mount Vernon.
Freeport*•† .....Harrison	B. W. Rowland.
▲Fremont*•†.....Sandusky	JAMES H. FOWLER.
Galion*•† .....Crawford	R. W. Johnston.
▲Gallipolis*•†.....Gallia	HOLLIS C. JOHNSTON.
Garrettsville*•† . Portage	R. S. Webb.
Geneva*•† ..... Ashtabula	R. C. Ewing.
▲Georgetown*•† ... Brown	JOHN Q. WATERS.
Germantown*•† .M'tg'ery	L. S. Culkmore.
Gibsonburg*•†. Sandusky	J. L Hart.
Girard*•† .....Trumbull	See Warren.
Glenville*•† ....Cuyahoga	See Cleveland.
Glouster*•† .....Athens	A. A. Amos.
Granville*•† .....Licking	E. J Dorsey.
Greenfield*•† ....Highland	DICKEY & HEISKELL.
Green Spring*•† ..Seneca	C S. Burton.
▲Greenville*•†.....Darke	MARTZ & RUPE.
Greenwich*•†.....Huron	T. K Strimple.
▲Hamilton*•† ..... Butler	SHEPHERD & SHAFFER.
Harpster*•† .....Wyandot	See Upper Sandusky.
Harrison*•† ..... Hamilton	JAMES A. GRAFT.
Harveysburg*†† ...Warren	See Lebanon.
Hicksville*•† ...Defiance	J. D Kerr
Highland*•†.....Highland	See Hillsboro.
▲Hillsboro*•† ....Highland	STEELE & HOGSETT.
Holgate*•† .....Henry	A. F. Thompson.
Hubbard*•†.....Trumbull	D. J. Hartwell.
Hudson*•† ..... Summit	H. B. Foster.
Huron*•† .....Erie	W. R. Tyler.
▲Ironton*•†.....Lawrence	CORN & THOMPSON.
▲Jackson*•†.....Jackson	JOHN ROBBINS.
Jackson Center*•† Shelby	H. W. Robinson.
Jamestown*•†.....Greene	W. A. Paxson.
▲Jefferson*•†....Ashtabula	W. H RUGGLES.
Jeffersonville*•† .Fayette	E. L. Bush.
Johnstown*•†.....Licking	G. W. Lewis.
Kent*•† .....Portage	M. G. McCASLIN.
▲Kenton*•† ..... Hardin	ELMER G. DERR.
Kingston*•†..... Ross	See Chillicothe.
Kinsman*†.....Trumbull	R. K. Hulse.
▲Lancaster*•† .... Fairfield	G. E. MARTIN.
La Rue*•† ..... Marion	See Marion
▲Lebanon*•†..... Warren	MILTON CLARK.
Leesburg*•† .... Highland	George T. Hardy.
Leetonia*•† ..Columbiana	W. H. Love.
Leipsic*•† .....Putnam	Jacob Werner.
Lewisburg*•† ..... Preble	See Eaton.
Lexington*•†.... Richland	See Mansfield.
▲Lima*•† ..... Allen	CABLE & PARMENTER.
▲Lisbon*•†. .. Columbiana	BILLINGSLEY, TAYLOR & CLARK.
Lockland*•†.... Hamilton	Thompson & Gorman.
Lodi*•†..... Medina	See Medina.
▲Logan*•† ..... Hocking	S. H Weldy.
▲London*•† .....Madison	S. W. Durflinger.
Lorain*•†..... Lorain	C. G. WASHBURN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Loramie* ..... Shelby	See Sidney.
Loudonville*• † .. Ashland	W. J. Weirick.
Louisville*• † ..... Stark	W. S. Earseman.
Lynchburg*• † ... Highland	E. M. Wiggins.
Madison*• † ..... Lake	M. B. Cook
Malta*• † ..... Morgan	N. Corner.
Malvern*• † ..... Carroll	See Carrollton.
Manchester*• † .... Adams	FOSTER & PHILLIPS.
▲Mansfield*• † .... Richland	CUMMINGS & McBRIDE.
Mantua† ..... Portage	See Garrettsville
▲Marietta*• † .. Washington	NYE & FOLLETT.
▲Marion*• † ..... Marion	J. F. McNEAL & SONS.
Martins Ferry*• † Belmont	L. J. C. Drennen.
Martinsville*• † .. Clinton	A. Harris.
▲Marysville*• † ..... Union	D. W. AYERS.
Mason*• † ..... Warren	C. M. Thompson.
Massillon*• † ..... Stark	ORLANDO C. VOLKMOR.
Maumee*• † ..... Lucas	Albert Allus.
▲McArthur*• † ..... Vinton	CHERRY & HOLLAND.
McClure*• † ..... Henry	See Napoleon.
McComb*• † ..... Hancock	A. D. Whistler
▲McConnelsville*• † Morgan	Corner & Fouts.
Mechanicsburg*• † Chapin	Frank Chance.
▲Medina*• † ..... Medina	Barnard & Richards.
Miamisburg*• † Montg'ery	W. A. Reiter.
Middleport*• † ..... Meigs	F. C. Russell.
Middletown*• † .... Butler	DONLEY & RHONEMUS.
Milan*• † ..... Erie	R. H. Williams.
Milford*• † ..... Clermont	S. A. West
Milford Center*• † .. Union	See Marysville.
▲Millersburg*• † ..... Holmes	Maxwell & Sharp.
Mineral Point*• † Tusc'was	W. M. Tracy
Minerva*• † ..... Stark	J. F. Jerome.
Minster*• † ..... Auglaize	See St. Marys.
Monroeville*• † ..... Huron	John P. Cornell.
Montpelier*• † .. Williams	E. C. PEEK.
Morrow*• † ..... Warren	T. C. Welch.
Moscow*• ..... Clermont	See Wilmington.
Mt. Gilead*• † ..... Morrow	L. K. Powell
Mt. Pleasant*• † .. Jefferson	See Steubenville.
Mt. Sterling*• † .. Madison	See Circleville.
▲Mt. Vernon*• † ..... Knox	WILLIAM M KOONS.
Mt. Victory*• † ..... Hardin	See Kenton.
▲Napoleon*• † ..... Henry	CAHILL & DONOVAN.
Navarre*• † ..... Stark	W. S. Putnam
Nelsonville*• † ..... Athens	A. E. Price.
Nevada*• † ..... Wyandot	See Upper Sandusky.
▲Newark*• † ..... Licking	FREDERIC M. BLACK.
New Bremen*• † Auglaize	See Minster.
New Carlisle*• † ..... Clark	See Springfield.
New Comerst'n*• † T'car's	E. E. Lindsey.
New Holland*• † Pickaway	See Circleville.
▲New Lexington*• † .. Perry	DONAHUE, SPENCER & DONAHUE.
New London*• † ... Huron	E. R. Stilson
New Madison*• † ... Darke	Thomas Elsbank.
New Matamoras*† . Wash.	Jasper Lisk.
New Paris*• † ..... Preble	See Eaton.
▲New Phil'd'lp'a*• † .Tus'as	J. F. KUHNS.
New Richmond*• . Cler'nt	F. A. Roberts.
New Vienna*• † ... Clinton	C. C. Bowers
New Washin'n*• † Craw'd	See Bucyrus.
Niles*• † ..... Trumbull	TAYLOR, UPTON & SMILEY.
North Amherst*• † Lorain	H. G. Redington.
North Baltimore*.. Wood	F. Taylor.
North Fairfield*• † . Huron	A. E. Rowley.
North Lewisb'g*• † Ch-pin	M. C. Gowey.
▲Norwalk*• † ..... Huron	GIDEON T. STEWART.
Oakharbor*• † .... Ottawa	John Duff.
Oak Hill*• † ..... Jackson	See Jackson.
Oberlin*• † ..... Lorain	W. B BEDORTKA.
Orrville*• † ..... Wayne	Coe & Orr.
Orwell* ..... Ashtabula	See Ashtabula.
Osborn*• † ..... Greene	R. Swadner
Ostrander*• † ... Delaware	See Delaware.
▲Ottawa*• † ..... Putnam	Watts & Moore.
Oxford*• † ..... Butler	W. J. Rusk.
▲Painesville*• † ..... Lake	J. B. BURROWS.
Pataskala*• † ..... Licking	See Newark.
▲Paulding*• † ..... Paulding	SEIDERS & SEIDERS.
Payne*• † ..... Paulding	M. B. Everitt.
Peebles*• † ..... Adams	J. R. B. Kessler.
Pemberville*• † .... Wood	Bierly & Noyman.
Perrysburg*• † ..... Wood	D. K. Hollenbeck.
Pioneer* ..... Williams	See Bryan
Piqua*• † ..... Miami	JOHN C. GEYER.
Plain City*• † ..... Madison	H. C Black.
Pleasant City† .. Guernsey	See Cambridge.
Plymouth*• † ..... Richland	F. D. Gunsoullus.
Poland*• † ..... Mahoning	J. H. Davidson.
▲Pomeroy*• † ..... Meigs	O. L. BRADBURY.
▲Port Clinton*• † ... Ottawa	H. B. Magruder.
▲Portsmouth*• † ..... Scioto	NOAH J. DEVER.
Prairie Depot*• † .... Wood	Frank Graham.
Prospect*• † ..... Marion	See Marion.
Quaker City*• † . Guernsey	J. L. Douglas.
▲Ravenna*• † ..... Portage	J. H. NICHOLS.
Richwood*• † ..... Union	J. E. Robinson.
Ripley*• † ..... Brown	W. D. YOUNG.
Rockford*• † ..... Mercer	See Celina.
Roseville*• † .. Muskingum	Wm. Dunn.
Rushsylvania*• † ... Logan	J. P. Bowen.
Sabina*• † ..... Clinton	W. H. Dakin.
Salem*• † ..... Columbiana	W. W. HALE.
Salineville*• † Columbiana	P. M. Ashford.
▲Sandusky*• † ..... Erie	ARTHUR PHINNEY.
Sardinia*• † ..... Brown	See Georgetown.
Scio*• † ..... Harrison	See Cadiz.
Seville*• † ..... Medina	Lee Elliott.
Shanesville*• † Tuscarawas	JOHN DOERSCHUK.
Shelby*• † ..... Richland	Skiles & Skiles.
Sherodsville*• † .. Carroll	See Carrollton.
Shiloh*• † ..... Richland	See Mansfield.
Shreve*• † ..... Wayne	See Wooster.
▲Sidney*• † ..... Shelby	S. J. HATFIELD.
Smithfield* ..... Jefferson	See Steubenville.
Somerset*• † ..... Perry	R. M. Barr.
Somerton*..... Belmont	See St. Clairsville.
South Charleston*• † Clark	See Springfield.
Spencer*• † ..... Medina	See Medina.
Spencerville*• † ..... Allen	J. M. Bailey.
▲Springfield*• † ..... Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Spring Valley*• ... Greene	See Dayton.
▲St. Clairsville*• † . Belmont	N. K. Kennon.
▲Steubenville*• † . Jefferson	P. P. LEWIS.
St. Mary*• † ..... Auglaize	BULLOCK & MOONEY.
St. Paris*• † ... Champaign	C. E. Burker.
Strasburg*• † . Tuscarawas	George W. Stoutt.
Stryker*• † ..... Williams	See Bryan.
Sunbury*• † ..... Delaware	See Mt. Vernon.
Swanton*• † ..... Fulton	G. W. Humphrey.
Sycamore*• † .... Wyandot	R. S. Gallaher.
Thornville*† ..... Perry	S. E. Moore.
Thurman* ..... Gallia	See Gallipolis.
▲Tiffin*• † ..... Seneca	ROHN & BAKER.
Tippecanoe City*• † Miami	E. H. Kerr.
Tiro*• † ..... Crawford	See Bucyrus.
▲Toledo*• † ..... Lucas	W. H. HARRIS, Spitzer Building. Reference: Any bank or prominent business concern in Toledo.
Toronto*• † ..... Jefferson	S. B. Taylor.
▲Troy*• † ..... Miami	J. A. DAVY.
Uhrichsville*• † Tuscara's	G. W. REED.
▲Up. Sandusky*• † Wyandot	Carey & Parker.
▲Urbana*• † .... Champaign	LEEDOM & LEWIS.
Utica*• † ..... Licking	G. M. Sipe.
▲Van Wert*• † ... Van Wert	G. M. SALTZGABER.
Vermilion*• † ..... Erie	H. R. Williams.
Versailles*• † ..... Darke	L. L. Lehman.
Wadsworth*• † .... Medina	F. C. Lee.
Wakeman*• † ..... Huron	See Norwalk.
▲Wapakoneta*• † . Auglaize	R. B. ANDERSON.
▲Warren*• † ..... Trumbull	T. H. GILMORE
▲WashingtonC.H*• † Fay'te	CHARLES C. PAVEY.
▲Wauseon*• † ..... Fulton	H. H. Ham.
▲Waverly*• † ..... Pike	F. E. Dougherty.
Waynesville*• † ... Warren	J. G. Keys.
Wellington*• † ..... Lorain	G. L. BLINN.
Wellston*• † ..... Jackson	T. S. Hogan.
Wellsville*• † Columbiana	See East Liverpool.
West Alexandria*• † Preb.	Oscar Sheppard.
Westerville*• † . Franklin	See Columbus.
WestFarmington*• † Trum.	See Warren.
West Jefferson*• † Mad'on	See London.
West Liberty*• † .... Logan	G. F. Bailey.
West Manchester*• † Preb.	See Eaton.
West Mansfield*• † . Logan	P. M Kellar.
West Milton*• † .... Miami	Kessler & Kessler.
Weston*• † ..... Wood	See Bowling Green.
West Salem*• † .... Wayne	T. P. Keller.
▲West Union*..... Adams	George Pettit.
West Unity*• † ... Williams	G. C. Rings.
Williamsb'rg*• † Clermont	See Batavia.
Williamsport*• † Pickaway	C. C. Chappelear.
Willoughby*• † ..... Lake	C. D Clark.
Willshire*• † ... Van Wert	See Decatur, Indiana.
▲Wilmington*• † ... Clinton	SMITH & SAVAGE.
Wilmot*† ..... Stark	W. S. Spidle.
Winchester*• † ..... Adams	T. C. Downey.
▲Woodsfield*• † .... Monroe	HUNTER, MALLORY & JEFFERS.
Woodstock*• † Champaign	See Urbana.
▲Wooster*• † ..... Wayne	McCLURE & SMYSER.
Worthington*• † . Franklin	J. T. Miller.
▲Xenia*• † ..... Greene	LITTLE & SPENCER.
Yellow Springs*• † Greene	L. W. Dak'n.
▲Youngstown*• † Mahoni'g	ROGERS & ROGERS.
▲Zanesville*• † . Muskingum	F. H. SOUTHARD.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ☆ State Capital.

OKLAHOMA TERRITORY.

Town and County.	Name.
▲Alva*† ..... Wood	T. J. Womack.
▲Arapaho* ..... Custer	JAMES K. LITTLE.
▲Beaver*..... Beaver	J. R. Linley.
Blackwell*..... Kay	E. L. PECKHAM.
▲Chandler*..... Lincoln	Frazier & Newby.
▲Cheyenne*† .. Roger Mills	Davis & McMurtry.
Cleveland*..... Pawnee	H. W. WILLIAMS.
▲Cloudchief*..... Washita	F. B. Duke.
Cushing*..... Payne	See Chandler.
Earlsboro*†. Pottawoto'le	See Tecumseh.
Edmund*†.... Oklahoma	Hugh McCredie.
▲El Reno*† ..... Canadian	PEARL & TALLMADGE.
▲Enid*† ..... Garfield	JOHN F. CURRAN.
▲Grand..... Day	See Taloga.
¶▲Guthrie*† ..... Logan	COTTERAL & HORNOR.
Hennessey*†.. Kingfisher	J. H. Antrobus.
Kildare*† ..... Kay	Jerr Johnson.
▲Kingfisher*†.. Kingfisher	BOYNTON & SMITH.
▲Mangum*..... Greer	Garrett & Thacker.
Medford*†	Asher & Asher.
▲Newkirk*† ..... Kay	W. S. CLINE.
New Ponca*..... Kay	See Newkirk.
▲Norman*†..... Cleveland	Botsford & Brewer.
North Enid*●.... Garfield	See Enid.
Okarche*†..... Canadian	See El Reno
▲Oklahoma*†.. Oklahoma	R. N. McCONNELL.
▲Pawhuska*†..... Osage N.	T. J. Leahy.
▲Pawnee*..... Pawnee	EDWARD L. LEMERT.
▲Perry*†..... Noble	OSBORN & PASCHALL.
Perkins*..... Payne	See Guthrie.
Ponca*..... Kay	FRED S. GUM.
▲Pond Creek*† ..... Grant	A. M. MACKEY.
Shawnee*†Pottawatomie	Wood & Kistler.
▲Stillwater*..... Payne	F. C. Hunt.
▲Taloga*..... "D"	H. G. Springstun.
▲Tecumseh*†Pottawoto'le	PENDLETON & MELTON.
▲Watonga*..... Blaine	S. Foose
Waukomis*†..... Garfield	S. S. Stevens.
▲Woodward*†. Woodward	Houston & Roy.
Yukon*†..... Canadian	Faris & Cowling.

OREGON.

Town and County.	Name.
▲Albany*† ..... Linn	GEORGE W. WRIGHT.
Arlington*†..... Gilliam	A. A. Jayne.
Ashland*†..... Jackson	C. B. Watson.
▲Astoria*†..... Clatsop	C. H. PAGE.
Athena*† ..... Umatilla	E. De Peatt.
▲Baker City*†..... Baker	C. A. JOHNS.
Brownsville*†..... Linn	Wright & Tussing.
▲Canyon City*..... Grant	E. Hicks.
▲Condon*..... Gilliam	Hendricks & Hendricks.
▲Corvallis*† ..... Benton	JOHN BURNETT.
Cottage Grove*†... Lane	W. H. Cooper.
▲Dallas*†..... Polk	Daly, Sibley & Eakin.
Empire*†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	Smith & Hoffmann.
▲Eugene*†..... Lane	L. BILYEU.
▲Goldbeach*..... Curry	J. Huntley.
▲Grant's Pass*† Josephine	R. G. Smith.
▲Harney*..... Harney	G. W. Hayes.
▲Heppner*†..... Morrow	Frank Kellogg.
▲Hillsboro*†. Washington	SMITH & BOWMAN.
Independence*†.... Polk	GEO. A. SMITH.
Island City*..... Union	See Union.
▲Jacksonville*●.... Jackson	H. K. Hanna.
Joseph*..... Wallowa	Ivanhoe, Shehan & Pumble.
Junction City*†.... Lane	See Eugene.
▲Klamath Falls*†. Klamath	H. F. Murdock.
LaGrande*†..... Union	WILLIAMS BROS..
▲Lake View*..... Lake	W. A. WILSHIRE.
Lebanon*†..... Linn	W. M. Brown.
Marshfield*†..... Coos	J. F. Hall.
▲McMinnville*†.. Yamhill	J. A. MAGERS.
Medford*†..... Jackson	W. I. Vawter.
Milton*†..... Umatilla	J. E. Kirkland.
Monmouth*†..... Polk	N. L. Butler.
▲Moro*..... Sherman	J. B. Hosford.
Newberg*†..... Yamhill	Clarence Butt.
▲Oregon City*†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*†.... Umatilla	CARTER & RALEY.
▲Portland*† .. Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PIPES & TIFFT. General law practice.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
" ..... "	THAYER, ST. RAYNER & SCHNABEL. General law practice. Refer to any bank in Portland.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*†..... Douglas	BROWN & TUSTIN.
▲Salem†..... Marion	D'ARCY & RICHARDSON.
Scio*†..... Linn	See Albany.
Sheridan*†..... Yamhill	See McMinnville.
Silverton*†..... Marion	DePue & Cook.
▲St. Helen*†..... Columbia	Allen & Cleeton.
▲The Dalles*†..... Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ... Tillamook	W. J. May.
▲Toledo*†..... Lincoln	F. D. Carson.
▲Union*†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	O. F. Buse.
▲Wasco*..... Sherman	C. J. Bright.
Weston*†..... Umatilla	S. V. Knox.
Woodburn*†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Allegheny*†.. Allegheny	McCREADY & MOORE, corner Federal and Lacock Streets.
▲Allentown*†..... Lehigh	ERDMAN & DIEFENDERFER.
Altoona*†..... Blair	WM. S. HAMMOND.
Ambler*†.. Montgomery	See Norristown.
Annville*†..... Lebanon	Geo. B. Ulrich.
Apollo*†..... Armstrong	W. J. Guthrie.
Ardmore*†. Montgomery	See Norristown.
Ashland*†..... Schuylkill	W. A. MARR.
Athens*†..... Bradford	H. F. Maynard.
Avondale*†..... Chester	L. A. Lipp.
Avonmore* Westmoreland	See Greensburg.
Bangor*†.. Northampton	See Easton.
Beallsville*† . Washington	See Washington.
▲Beaver*†..... Beaver	D. A. Nelson.
Beaver Falls*†.... Beaver	JOHN A. ELLIOTT.
▲Bedford*†..... Bedford	George Points.
▲Bellefonte*†..... Centre	JOHN BLANCHARD.
Belle Vernon*†.. Fayette	See Uniontown.
Bellwood*†..... Blair	See Tyrone
Berlin*†..... Somerset	See Somerset.
Berwick*†..... Columbia	J. L. Evans.
Berwyn*†..... Chester	See West Chester.
Bethlehem*† Northa'pton	W. J. C. LOOS.
Big Run*†..... Jefferson	H. I. Wilson.
Birdsboro*†..... Berks	See Reading.
Blairsville*†..... Indiana	See Indiana
▲Bloomsburg*†. Columbia	GRANT HERRING.
Blossburg*†..... Tioga	H. B. Leach.
Boyertown*†..... Berks	See Reading.
Braddock*†.... Allegheny	R. E. Stewart.
Bradford*†..... McKean	M. H. BYLES.
Bristol*†..... Bucks	John C Stucker.
Brockwayville*† Jeffer'n	H. B McCullough.
▲Brookville*†... Jefferson	CARMALT & STRONG.
Brownsville*†.... Fayette	Samuel H. Smith.
Bryn Mawr*†. Montgo'ry	Wm. Righter Fisher.
Burgettstown*†. Wash'n	See Pittsburg.
▲Butler*†..... Butler	T. C. Campbell.
California*† Washington	See Washington.
Cambridge Sp'gs*†. Cra'd	See Meadville.
Cannonsburg*†. Washi'n	B Ewing.
Canton*†..... Bradford	J. W. Stone.
Carbondale*† Lackawa'na	HENRY C. BUTLER.
▲Carlisle*†... Cumberland	G. WILSON SWARTZ.
Carnegie*†..... Allegheny	W. M. Galbraith.
Carrolltown*..... Cambria	See Ebensburg.
Catasauqua*†..... Lehigh	A. A Glick.
Catawissa*†..... Columbia	W. H. RHAWN.
Center Hall*†..... Centre	Orvis, Bower & Orvis.
▲Chambersburg*† Fran'n	J. M. McDOWELL.
Charleroi*†. Washington	F. E. Baird.
Chester*†..... Delaware	A. B. GEARY.
Chicora*†..... Butler	W. B. McBride.
Christiana*†... Lancaster	See Lancaster.
▲Clarion*†..... Clarion	WILSON & GORDON.
Claysville*†. Washington	See Washington.
▲Clearfield*† ... Clearfield	Smith & Wilson.
Clintonville*† ... Venango	See Oil City.
Coalport*†..... Clearfield	See Clearfield.
Coatesville*†..... Chester	W. S. Harlan.
Cochranton*† Crawford	See Meadville.
Columbia*†.... Lancaster	A. J. Kauffman.
Conneautville*†. Crawf'd	C. L. Webb.
Connellsville*†.. Fayette	P. S. NEWMYER.
Conshohocken*†. Mon'n	H. M. Tracy.
Coraopolis*†... Allegheny	W. T. Treadway.
Corry*†..... Erie	C. L. Covell.
▲Coudersport*† ... Potter	LARRABEE & LEWIS.
Curwensville*† Clearfield	See Clearfield.
▲Danville*† ..... Montour	JAMES SCARLET.
Darby*†..... Delaware	See Philadelphia.
Dawson*†..... Fayette	See Uniontown.
Delta*†..... York	H. W. Ramsey.
Derry Sta'n*† Westmo'nd	See Greensburg.
Dillsburg*†..... York	John N. Logan.
Downingtown*† Chester	See West Chester.
▲Doylestown*†..... Bucks	Henry Lear.

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Town and County.	Name.
Dubois*† .....Clearfield	W. C. PENTZ.
Duke Center*†...McKean	See Bradford.
Dunbar*† .....Fayette	See Uniontown.
Duncannon*† .....Perry	See New Bloomfield.
Duquesne*† ....Allegheny	CHAS. B. PAYNE.
Dushore*† .....Sullivan	John H. Cronin.
East Berlin*† .....Adams	See Gettysburg.
East Brady*† ....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*† Mon'm	See Norristown.
▲Easton*†..Northampton	H. S. CAVANAUGH.
EastStroudsburg*†Monr'e	See Stroudsburg.
▲Ebensburg*† ....Cambria	EVANS & LEECH.
Edinboro*†.....Erie	John Proudfit.
Eldred*† .....McKean	See Smithport.
Elizabeth*† ...Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	John H. Epler.
Elkland*† .....Tioga	C. L. Pattison.
Elk Lick*† ..... Somerset	See Somerset.
Ellwood City*†Lawrence	See New Castle.
▲Emlenton*† ....Venango	A. E. Middleton.
Emporium*† ...Cameron	Johnson & McNarney.
▲Ephrata*† .....Lancaster	A. J. Everly.
Erie*† .....Erie	ALLEN & ROSENZWEIG.
" " "	S. A. DAVENPORT.
Evans City*† .....Butler	See Butler.
Everett*† .....Bedford	Howard Cessna.
Fayette City*† ...Fayette	See Uniontown.
Forest City*†Susque'nna	James McKinney.
Foxburg*† .....Clarion	See Clarion.
▲Franklin*† .....Venango	McCALMONT & OSBORN.
Freedom*† .....Beaver	A. P. Marshall.
Freeland*† .....Luzerne	J. M. Carr.
Freeport*† ...Armstrong	G. M. Hill.
Galeton*† .....Potter	Nelson L. Allen.
Gap*† .....Lancaster	James M. Walker.
▲Gettysburg*† .....Adams	W. McSHERRY, JR.
Girard*† .....Erie	C. J. Hinds.
Girardville*† .Schuylkill	See Ashland.
Glen Rock*† .....York	See York.
Greencastle*† ..Franklin	B. F. Winger.
▲Greensburg*†Westmor'd	GAITHER & WOODS.
Greenville*† .....Mercer	H. L. Keck.
Grove City*† .....Mercer	See Mercer.
Halifax*† .....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*† .....York	C. E. EHREHART.
¶▲Harrisburg*†..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*† ..... Cambria	See Ebensburg.
Hatboro*†..Montgomery	See Norristown.
Hawley*† ..... Wayne	M. M. TREADWELL.
Hazleton*† ..... Luzerne	PHILIP V. WEAVER.
▲Hollidaysburg*† ....Blair	ROBERT W. SMITH.
Homestead*†. Allegheny	C. W. Ashley.
▲Honesdale*† .....Wayne	E. C. Mumford.
Honeybrook*† ...Chester	Charles E. Griffith.
Houtzdale*† ...Clearfield	W. I. Shaw.
Hughesville*†.Lycoming	William E. Crawford.
Hummelstown*†. Da'pl'n	F. J. Schaffner.
▲Huntingdon*† Hunt'don	W. P. & R. A. ORBISON.
Hyndman*† ..... Bedford	See Bedford.
▲Indiana*† .....Indiana	THOMAS SUTTON.
Irwin*† ...Westmoreland	See Greensburg.
Jamestown*† .....Mercer	See Mercer.
Jeannette*† W'moreland	J. F. McNaul.
Jenkintown*†M'tgomery	See Norristown.
JerseyShore*† Lycoming	W. R. Peoples
Johnsonburg*† ..... Elk	A. W. Morningstar.
Johnstown*† ...Cambria	DANIEL L. PARSONS.
Jonestown*†.... Lebanon	See Lebanon.
Kane*† .....McKean	R. J. Campbell.
KennettSquare*†Chester	See West Chester.
Kingston*† .....Luzerne	See Wilkesbarre.
Kinzua*† ..... Warren	See Warren.
▲Kittanning*†.Armstrong	NEALE & PAINTER.
Knox*† .....Clarion	See Clarion.
Kurtztown*† .....Berks	James H. Mart.
▲Lancaster*† .. Lancaster	ADAM J. EBERLY.
Langhorne*† .....Bucks	J. R. Slackhouse.
Lansdale*†.Montgomery	A. R. Place.
▲Laporte*† .....Sullivan	T. J. & F. H. Ingham.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*† .....Lebanon	H. C. SHIRK.
Leechburg*†.Armstrong	Edward Hill.
Lehighton*† .....Carbon	T. A. Snyder.
▲Lewisburg*† .....Union	ALFRED HAYES.
▲Lewistown*† .....Mifflin	J. M. Uttley.
Ligonier*†Westmorel'nd	See Greensburg.
Lincoln*.....Lancaster	See Lancaster.
Linesville*†.....Crawford	J. D. Bowman.
Lititz*†.....Lancaster	See Lancaster.
Littlestown*† .....Adams	H. C. Hinkle.
▲Lock Haven*† ...Clinton	CHARLES CORSS.
Lykens*† .....Dauphin	See Harrisburg.
Mahanoy City*†.Sc'ylkill	R. B. SWANK.
Mahonington*†. L'rn'ce	See New Castle.
Malvern*† .....Chester	See West Chester.
Manheim*† .....Lancaster	J. B. Stroh.
Mansfield*† .....Tioga	J. W. Adams.

Town and County.	Name.
Marietta*†.....Lancaster	See Lancaster.
Martinsburg*†.....Blair	S. B. Sysinger.
▲Mauch Chunk*†..Carbon	LOOSE, CRAIG & LOOSE.
▲McConnellsburg*†.Fulton	M. R. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	PETTES & McALLISTER.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*† ....Crawford	E. W. McARTHUR.
Mechanicsburg*† C'nf'l'd	H. H. Mercer.
▲Media*† .....Delaware	G. E. Darlington.
▲Mercer*† .....Mercer	H. H. Ziegler
Mercersburg*† .Franklin	See Chambersburg.
Meyersdale*† ...Somerset	See Somerset.
▲Middleburg*† .....Snyder	F. E. Bower
Middletown*† ..Dauphin	WOLF & BAILEY.
Mifflinburg*† .....Union	J. A. Beard.
▲Mifflintown*† ....Juniata	C. B Crawford.
▲Milford*†.....Pike	Henry T. Baker.
Millersburg*† ...Dauphin	H. L. Lark.
Millerstown*† .....Butler	See Chicora.
Millheim* ..... Center	See Bellefonte.
Milton*†.Northumb'land	C. G. VORIS.
Minersville*† .Schuylkill	H. B. Bartholomew.
Monongahela*† ..Wash'n	W. P. WARNE.
▲Montrose*† Susquehanna	H. A. Denney.
Mt.Carmel*† Nor'nberl'd	V. AUTEN.
Mt.Jewett*† .....McKean	H. Rogers.
Mount Joy*† .Lancaster	See Lancaster.
Mt.Pleasant*† Westm'l'd	WHITTEN & SCANLON.
Mount Union*†H'nt'gd'n	See Huntingdon.
Mountville*• ...Lancaster	See Lancaster.
Muncy*† .....Lycoming	R. K. Reeder.
Myerstown*† .....Lebanon	See Lebanon.
Nanticoke*† .....Luzerne	JAMES M. FRITZ.
Nazareth*•.Northampton	See Easton.
New Bethlehem*†.Clar'n	See Clarion.
▲New Bloomfield*†.Perry	J. W. Shull.
New Brighton*† .Beaver	G. L. Eberhart.
▲New Castle*†..Lawrence	E. T. KURTZ.
New Holland*†Lancast'r	A. W. Snader.
NewKensing'n*†W's'm'd	G. D. Hamor.
Newport*† .....Perry	James M. Sharon.
Newtown*† .....Bucks	George A. Jenks.
Newville*†..Cumberland	See Carlisle.
NewWilmingt'n*•Law'nce	See New Castle.
Norristo'n*†M'ntgomery	MONTGOMERY EVANS.
▲North East*† .....Erie	D. R. Cushman.
North Wales*†M'ntgo'ry	See Norristown.
Oil City*†r..... Venango	ASH, SPEER & McSWEENEY.
Orbisonia*†.Huntingdon	J. M. Steese.
Orwigsburg*†.Schuylkill	See Tamaqua.
Osceola*• .....Tioga	Charles Tubbs.
Osceola Mills*†Clearfield	See Tioga.
Oxford*† ..... Chester	W. T. Fulton.
Palmyra*† .....Lebanon	See Lebanon.
Parkers L'd'g*† Arms't'ng	See Kittanning.
Parkersburg*† ..Chester	A. T. Parke.
Parnassus*†Westmorel'd	John M. Kennedy.
Patton*† .....Cambria	R. Somerville.
PenArgyl*†Northampt'n	A. D. Chase
Pennsburg*† .Montgo'ry	Jacob B. Hellegass.
▲Philadelphia*† .....Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	CLARK & DENNISTON, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
Phillipsburg*† .....Centre	W. D. Crosby.
Phœnixville*† ...Chester	H. H. GILKYSON.
Pine Grove*†..Schuylkill	See Pottsville.
▲Pittsburg*† ....Allegheny	MARSHALL BROWN, 435 Fourth Ave. Refers to Anchor Savings Bank and Fidelity Title & Trust Co.
" ..... "	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	DUNCAN & KING, 433 Fifth Ave. References: Merchants & Manufacturers National Bank and Third National Bank.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
Pittston*† .....Luzerne	S. M. PARKE.

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Town and County.	Name.
Plymouth*•† .....Luzerne	D. L. & J. Q. Cheveling.
Port Allegany*•†.McKe'n	S. W. SMITH.
Portersville*†.....Butler	See Butler.
Port Royal*•†.....Juniata	See Mifflintown.
Pottstown*•† M'ntgomery	J. H. Maxwell.
▲Pottsville*•† ...Schuylkill	R. S BASHORE.
Prospect*†.....Butler	See Butler.
Punxsutawney*•†..Jef's'n	JACOB L. FISHER.
Quakertown*•† .... Bucks	John V Ommeron.
Quarryville*•†..Lancaster	See Lancaster.
▲Reading*•† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
" ..... "	STEVENS & STEVENS. Attorneys for the First National Bank, Reading National Bank, and the Citizens Bank.
Reedsville*•†.....Mifflin	A. Reed Hayes.
Renovo*•† ..... Clinton	See Lock Haven.
Reynoldsville*†..Jefferson	M. M. Davis.
▲Ridgway*•†.....Elk	N. T. ARNOLD.
Rimersburg*†.....Clarion	W. A. Wick.
Rochester*•†.....Beaver	Richard W. Stiffey.
Royersford*•† M'tgomery	See Lansdale.
Saegerstown*•† Crawford	See Meadville.
Saltsburg*•† .....Indiana	See Indiana.
Sandy Lake*•†.....Mercer	See Mercer.
Sayre*•† .....Bradford	Stewart & Stephens.
Schwenkville*•† .Montg'y	See Pottstown.
Scottdale*•† Westmorel'd	J. R Smith.
▲Scranton*•† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selins Grove*•† ...Snyder	Charles Hower.
Sellersville*•† .....Bucks	E. E. Althouse.
Sewickley*•†...Allegheny	R T M. McCready.
Shamokin*•†..North'mb'd	W. W. RYON.
Sharon*•†..... Mercer	A. W. Williams.
Sharpsburg*•† .Allegheny	Thomas J. Ford.
Sharpsville*•†.....Mercer	See Mercer
Shenandoah*•†.. Sch'ylk'l	M. M. BURKE.
Shippensburg*•†...Cu'b'd	See Carlisle.
Shrewsbury*† ..... York	W. G. Allen.
Slatington*•† ..... Lehigh	D. D. Roper.
Slippery Rock*.... Butler	See Butler.
▲Smethport*•†.... McKean	T. F. RICHMOND.
▲Somerset*•†.... Somerset	JOHN H. UHL.
Souderton*•† Montgom'y	See Norristown.
S.Bethlehem*•†..No'h'p'n	J. D BRODHEAD.
Spartansburg*•†. Cra'fo'd	See Meadville.
Springboro*•†.. Crawford	See Meadville.
Spring City*•†....Chester	Charles S. Wagoner.
Steelton*•†..... Dauphin	F. B. Wickersham.
Stewartstown*•†....York	See York.
St. Mary's*•†.....Elk	See Ridgway.
St. Petersburg*•† .Clarion	See Clarion
Strasburg* .. Lancaster	See Lancaster.
▲Stroudsburg*•†...Monroe	STAPLES & ERDMAN.
Sugar Grove*.... Warren	J. C. Hamilton.
▲Sunbury*•† Northumb'l'd	CHARLES B. WITMER.
Susquehanna*•†. Susq'h'a	E. R W. Searle.
Tamaqua*•†....Schuylkill	JOHN W. HONSBERGER.
Tarentum*•†....Allegheny	See Pittsburg.
Tidioute*•†.....Warren	See Warren.
▲Tionesta*•†..... Forest	S. D. Irwin.
Titusville*•†....Crawford	ROGER SHERMAN.
▲Towanda*•†.....Bradford	S W & WILLIAM LITTLE.
Townville*..... Crawford	See Meadville.
Tremont*•†.... Schuylkill	R. S. BASHORE.
Troy*•†..... Bradford	Ray Gustin.
▲Tunkhannock*•† Wyom'g	James W. Pratt.
Turtlecreek.....Allegheny	Homer L. Castle.
Tyrone*•†..... Blair	STEVENS, OWENS & PASCOE.
Ulysses*•..... Potter	A. S. Burt.
Union City*..... Erie	Sproul & Morrow.
▲Uniontown*•†....Fayette	D. M. HERTZOG.
Vandergrift*Westmorel'd	See Greensburg.
Verona*•†.....Allegheny	John P. Hunter.
▲Warren*•†..... Warren	HINCKLEY & RICE.
▲Washington*•† Wash'g'n	JOHN H. MURDOCK.
Wat.rford*†..... Erie	See Erie.
Watsontown*•†.North'l'd	See Sunbury.
Wayne*•† ..... Delaware	Christopher Fallon.
Waynesboro*•†. Franklin	J. R. RUTHRAUFF.
▲Waynesburg*•†... Greene	Samuel M. Smith.
▲Wellsboro*•†..... Tioga	Elliott, Watrous & Kimball.
▲West Chester*•†..Chester	A. P. REID.
Westfield*•†..... Tioga	C. W. Beach.
West Grove*•†....Chester	G. B. Johnson.
West Newton*•† West'l'd	See Greensburg.
Whitehaven*•†...Luzerne	G. L. Halsey.
Wilcox*•†..... Elk	See Ridgway.
▲Wilkes-Barre*•†. Luzerne	JOSEPH MOORE.
Wilkinsburg*•†Allegheny	See Pittsburg.
Williamsburg*•†.... Blair	See Hollidaysburg.
▲Williamsport*•† Lwcom'g	WM. RUSSELL DEEMER.
Wilmerding*•† Allegheny	See Pittsburg.
Wrightsville*•†..... York	See York.
Wyalusing*•†... Bradford	E. A. Strong.
Yardley*•†..... Bucks	See Doylestown.
▲York*•†..... York	GEORGE W. HEIGES.
Youngsville*•†... Warren	G. A. Jackson.
Zelienople*•.....Butler	See Butler.

RHODE ISLAND.

Anthony.....Kent	Eugene F. Waner.
Ashaway*.... Washington	See Westerly.
▲Bristol*•†.....Bristol	O. L. Bosworth.
Centerville*•†..... Kent	See Providence.
Central Falls*•†.....Prov.	See Providence.
Coventry*•†..... Kent	See Anthony.
Cranston*•†.. Providence	See Providence.
▲East Greenwich*•†..Kent	CHARLES J. ARMS.
Greenville*...Providence	See Providence.
Hope Valley*†.Washing'n	See Westerly.
▲Kingston*•†. Washington	See Westerly.
Narragansett Pier*•†Wash	See Wakefield.
¶▲Newport*•†....Newport	W. P. Sheffield, Jr.
North Scituate*.....Prov.	See Providence.
Olneyville*†.. Providence	N. W. Littlefield.
Pascoag*•†... Providence	See Woonsocket.
Pawtucket*•† Providence	JOHN J. FITZGERALD.
Phenix*.....Kent	See Anthony.
¶▲Providence*•† Provide'e	JOHN T. BLODGETT, 17 Custom House St. Refers to First and Roger Williams Nat. banks.
" ..... "	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
Slatersville*.. Providence	See Woonsocket.
Wakefield*•† Washington	F. C. Olney.
Warren*•† .....Bristol	Pegram & Cooke.
Warwick*•..... Kent	See East Greenwich.
Westerly*•†..Washington	JOSEPH C. MOORE.
Wickford*•†.Washington	See Westerly.
Woonsocket*•† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

▲Abbeville*•† .....Abbeville	D. BRUEHL & LYON.
▲Aiken*•† .....Aiken	G. W. Groft.
Allendale*•†.... Barnwell	See Barnwell.
▲Anderson*•†....Anderson	T. J. MAULDIN.
▲Bamberg*•†..... Bamberg	See Barnwell.
▲Barnwell*•†..... Barnwell	Bates & Simms.
Batesburg*•†.. Lexington	E. F. Strother.
▲Beaufort*•†.... Beaufort	W. J. VERDIER.
▲Bennettsville*•† Marlboro	L. E. Caston.
Blackburg*•†... Cherokee	See Yorkville.
Blackville*•†.... Barnwell	IZLAR BROS.
Branchville*•†Orangeb'rg	See Orangeburg.
▲Camden*•† .....Kershaw	C. L. Winkler.
▲Charleston*•†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; National Park Bank, of New York, and Standard Oil Co., Baltimore.
Cheraw*•†....Chesterfield	W. F. Stevenson.
▲Chester*•†..... Chester	HENRY & McLURE.
▲Chesterfield*.Chesterfield	Pollock & Pollock.
Clinton*•†..... Laurens	See Laurens
¶▲Columbia*•†... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*•†..... Horry	R. B. Scarborough.
▲Darlington*•†.Darlington	Spain & Thompson.
Denmark*•†.... Bamberg	S. G. Maryfield.
Dillon*•†..... Marion	See Marion.
Easley*•†..... Pickens	J. E. Boggs, Pickens, S. C.
▲Edgefield*•†.... Edgefield	CROFT & TILLMAN.
Fingerville...Spartanburg	See Spartanburg.
▲Florence*•†..... Florence	P. A. WILCOX.
Fort Mill*•†..... York	See Yorkville.
▲Gaffney*•†..... Cherokee	Wallace & Otts.
▲Gergetown*•†Georget'wn	Walter Hazard.
▲Greenville*•†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*•† Greenwo'd	W. F. STACKHOUSE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Hampton*●† .... Hampton	E. F. Warren.
Johnston*●† ..... Edgefield	See Edgefield.
Kershaw*●†..... Lancaster	See Lancaster.
▲Kingstree*●† . Williamsb'g	Barron & Grier.
▲Lancaster*●†... Lancaster	ERNEST MOORE.
▲Laurens*●†..... Laurens	FERGUSON & FEATHERSTONE
▲Lexington*●†.. Lexington	C. M. Efird.
▲Manning*●†..... Clarendon	J. S. Wilson.
▲Marion*●*..... Marion	C. A. WOODS.
McColl*●†..... Marlboro	See Bennettsville.
▲Monks Corner*●†Berkeley	See Charleston.
▲Newberry*●†... Newberry	J. F. J. CALEWELL.
▲Orangeburg*●† Orangeb'g	MOSS & LIDE.
Pelzer*●†..... Anderson	See Charleston.
Pendleton*●†.... Anderson	R. W. Simpson.
▲Pickens*..... Pickens	James P. Carey.
Prosperity*●†... Newberry	See Newberry.
Ridgeway*●†..... Fairfield	See Winnsboro.
Rock Hill*●†..... York	W. B. WILSON.
▲Saluda..... Saluda	See Edgefield.
Seneca*●†..... Oconee	See Walhalla.
▲Spartanburg*●† Sp'rtanb'g	BOMAR & SIMPSON.
▲St. George*... Dorchester	JOSEPH L. STOPPELBEIN.
St. Matthews*●†Orangeb'g	J. B. McLouchlin.
Summerville*●† Dorch'ter	See St. George.
▲Sumter*●†..... Sumter	LEE & MOISE.
Timmonsville*●†Florence	See Florence.
▲Union*●†..... Union	Munro & Munro.
Varnville*●†..... Hampton	J. W. Moore.
▲Walhalla*●†..... Oconee	Verner & Gibson.
▲Walterboro*●† .. Colleton	Howell & Gruber.
Westminster*●†... Oconee	See Walhalla.
▲Winnsboro*●†... Fairfield	A. S. Douglass.
▲Yorkville*●†..... York	Geo. W. S. Hart.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*●† ..... Brown	E. T. TAUBMAN.
Alcester*●†..... Union	See Elk Point.
▲Alexandria*●† .... Hanson	F. B. Smith.
Alpena*●†..... Jerauld	L. N. Loomis.
Andover*●†..... Day	See Webster.
Arlington*●†.. Kingsbury	See De Smet.
▲Armour*●†..... Douglas	JOHN T. MATHEWS.
Artesian*●†..... Sanborn	See Woonsocket.
Aurora*●†..... Brookings	See Brookings.
▲Bangor*..... Walworth	W. B. Burr.
▲Bellefourche*●†..... Butte	T. W. La Fleiche.
Beresford*●† ..... Union	A. F. Crandall.
Bigstone*●*..... Grant	See Milbank.
Bijou Hills*..... Brule	S. E. Wilson.
Blunt*●†..... Hughes	See Pierre.
Bowdle*●†..... Edmunds	A. F. Le Claire.
Bradley*●†..... Clark	See Clark.
Bridgewater*●†.. McCook	J. T. McKee.
Bristol*●†..... Day	See Webster.
▲Britton*●† ..... Marshall	George Bingham.
▲Brookings*●†.. Brookings	JOHN C. JENKINS.
Bryant*●†..... Hamlin	See Watertown.
Canastota*..... McCook	See Salem.
▲Canton*●†..... Lincoln	A. R. BROWN.
Carthage*●†..... Miner	See Howard.
Castalia*..... Charles Mix	F. C. Smith.
▲Castlewood*●†..... Hamlin	Ezra Adams.
Centerville*●†..... Turner	KUNKLE & KUNKLE.
▲Chamberlain*●†..... Brule	James Brown.
▲Clark*●†..... Clark	C. G. SHERWOOD.
▲Clear Lake*●†..... Deuel	T. J. Law.
Columbia*●† ..... Brown	P. E. Taylor.
▲Custer*●†..... Custer	W. G. Porter.
Davis*●†..... Turner	See Parker.
▲Deadwood*●†... Lawrence	MARTIN & MASON.
Dell Rapids*●† Minnehaha	Henry Robertson.
▲De Smet*●†.... Kingsbury	C. A. Savage.
Doland*●†..... Spink	E. B. Korns.
Edgemont*●†.. Fall River	Vroman & McConville.
Edgerton*.... Charles Mix	C. W. Pratt.
▲Elk Point*●†..... Union	H. M. Wallace
Elkton*●†..... Brookings	J. P. Alexander.
Emery*●†..... Hanson	See Alexandria.
Erwin*●†..... Kingsbury	See De Smet.
Estelline*●†..... Hamlin	M. S. Liebenstein.
Eureka*●†..... McPherson	G. N. Williamson.
Fairfax..... Gregory	See Wheeler.
▲Faulkton*●†..... Faulk	J. H. BOTTUM.
▲Flandreau*●†..... Moody	GEORGE RICE.
▲Fort Pierre*†..... Stanley	J. K. Breeden.
Frankfort*●†..... Spink	See Redfield.
Frederick*●†..... Brown	See Aberdeen.
Freeman*●†.. Hutchinson	See Menno.
▲Gannvalley*..... Buffalo	H. B. Farren.
Garretson*●†.. Minnehaha	See Sioux Falls.
Gary*●†..... Deuel	J. L. Robinson.
▲Gettysburg*●†..... Potter	F. B PATTERSON.
Groton*●†..... Brown	W. C. Allen.
Harrison*..... Douglas	See Armour.
Hartford*●† .. Minnehaha	See Sioux Falls.
Hecla*●†..... Brown	See Aberdeen.
Hetland*●†.... Kingsbury	See De Smet.
▲Highmore*●† ..... Hyde	F. M. Barnes.
Hill City*●†.. Pennington	See Rapid City.
Hitchcock*●†..... Beadle	Carl Foster.
▲Hot Springs*●† Fall River	G. M. CLEVELAND.
▲Howard*●† ..... Miner	Farmer & Farmer.
Hudson*●† ..... Lincoln	See Canton.
Hurley*●†..... Turner	See Parker.
▲Huron*●*..... Beadle	PYLE & TAYLOR.
▲Ipswich*●† ..... Edmunds	H. C. Briggs.
Irene*●†..... Clay	See Centerville.
Iroquois*●† .. Kingsbury	C. G. Swafford.
Jefferson*●† ..... Union	See Elkton.
Kimball*●†..... Brule	J. B. Long.
Lake Preston*●† Kingsb'y	W. H. Van Allen.
Langford*●† .... Marshall	See Britton.
Lead*●*..... Lawrence	H. E. DEWEY.
Lennox*●†..... Lincoln	See Canton.
▲Leola*..... McPherson	A. Williams.
▲Madison*●†..... Lake	A. Frizzell.
Mellette*●†..... Spink	See Redfield.
Menno*●† .... Hutchinson	M. T. Halphide.
▲Milbank*●†..... Grant	GEORGE S. RIX.
▲Miller*●†..... Hand	John Pusey.
▲Mitchell*●†..... Davison	A. E. HITCHCOCK.
Montrose*●†..... McCook	M. A. Butterfield.
▲Mound City*.... Campbell	A. Sutherland.
Mount Vernon*●†Davison	See Mitchell.
▲Oacoma*..... Lyman	J. G. Bartine.
Oldham*●†..... Kingsbury	See Lake Preston.
▲Oliver*●†..... Hutchinson	M. T. Halphide.
▲Onida*..... Sully	J. H. Gropengieser.
▲Parker*●†..... Turner	W. Y. Quigley.
Parkston*●†.. Hutchinson	John M. Gray.
¶▲Pierre*●†..... Hughes	ESTES & LAMBERT.
▲Plankinton*●†..... Aurora	S. H. Bakewell.
Pukwana*●†..... Brule	J. S. Sanborn.
▲Rapid City*●†. Pennington	WOOD & RUELL.
▲Redfield*●†..... Spink	Howard & Walsh.
Revillo*●†..... Grant	H. E. Jones.
▲Salem*●†..... McCook	E. H. Wilson.
Scotland*●†.. Bon Homme	Robert Dollard.
▲Sioux Falls*●† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank. W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*●†..... Roberts	HOWARD BABCOCK.
Spearfish*●†.... Lawrence	R. F. Crawford.
Spencer*●†..... McCook	See Salem.
Springfield*●†. Bon Hom'e	A. J. Wilcox.
▲Sturgis*●†..... Meade	CHARLES C. POLK.
Summit*●†..... Roberts	See Wilmot.
Toronto*●†..... Deuel	See Clear Lake.
Tripp*●† ..... Hutchinson	Charles Milner.
▲Tyndall*●†... Bon Homme	Elliott & Stilwill.
Valley Springs*●† Minn'ha	See Sioux Falls.
Verdon*●†..... Brown	See Aberdeen.
▲Vermillion*●†..... Clay	J. A. COPELAND.
Viborg*●†..... Turner	See Parker.
Volga*●† ..... Brookings	A. S. Mitchell.
Wakonda*●†..... Clay	See Vermillion.
Warner*●† ..... Brown	See Aberdeen.
▲Watertown*●†. Codington	D. C. & W. B. THOMAS.
▲Webster*●†..... Day	E. W. TAYLOR.
Wessington*●†..... Beadle	E. H. Vance.
▲Wessington Sp'gs*. Jer'ld	Charles W. McDonald.
▲Wheeler*.... Charles Mix	E. M. Starcher.
White*●†..... Brookings	See Brookings.
white Lake*●†..... Aurora	A. H. Henneous.
White Rock*●†.... Roberts	See Sisseton.
Whitewood*●†.. Lawrence	See Deadwood.
Willow Lake*●†..... Clark	See Clark.
▲Wilmot*●†..... Roberts	HOWARD BABCOCK.
Wolsey*●†..... Beadle	See Huron.
▲Woonsocket*●†.. Sanborn	N. J. Dunham.
Worthing*●†..... Lincoln	See Canton.
▲Yankton*●†..... Yankton	JOHN HOLMAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

TENNESSEE.

Town and County.	Name.
▲Alamo*.....Crockett	Biggs, Hays & Revelle.
Alexandria*.....DeKalb	Dan Williams
▲Altamont .....Grundy	J. K. P. Pearson.
▲Ashland City*..Cheatham	J. J Lenox.
▲Athens*†..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*†.... Bedford	See Shelbyville.
Bells*†.....Crockett	W. H. Biggs.
▲Benton.....Polk	W. R. Johnson.
▲Blountville*.....Sullivan	H. H. Smith.
▲Bolivar*†..... Hardeman	Wood & McNeal.
Bristol*†..... Sullivan	BAILEY, PRICE & BYARS.
▲Brownsville*†. Haywood	WILLIAM KINNEY.
▲Byrdstown.....Pickett	Barnes & Turner.
▲Camden*†..... Benton	S. L. Peeler.
▲Carthage*●..... Smith	J. M. Fisher.
▲Celina*..... Clay	M. C. Sidwell.
▲Centerville*†...Hickman	W. V. FLOWERS.
▲Charlotte*..... Dickson	Morris & Cook.
▲Chattanooga*†. Hamilton	CASE & CASE. Refer to John D. Archbold, of Standard Oil Co., New York City, and James N. Gamble, of Proctor & Gamble, Cincinnati.
" ..... "	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co., M. & C. R. R. Co. Refer to First and Third National banks of Chattanooga.
" ..... "	ALBERT W. GAINES. Attorney for Bank of Chattanooga. Refers to any bank, merchant, or manufacturer, Chattanooga.
" ..... "	SYDNEY B. WRIGHT. Refers to First National Bank.
▲Clarksville*†.....Montg'y	LEECH & SAVAGE.
▲Cleveland*†..... Bradley	P. B. Mayfield & Son.
Clifton*..... Wayne	George A. Brooks.
▲Clinton*†.....Anderson	C. J. Sawyer.
Coal Creek*†..Anderson	See Clinton.
Collierville*†..... Shelby	W. R. Harrell.
▲Columbia*†..... Maury	W. B. GREENLAW.
▲Cookeville*●.....Putnam	A. Algood.
▲Covington*¶.....Tipton	Wm. Sanford.
▲Crossville*...Cumberland	J. W. Dorton.
Cumberland Gap*Clab'ne	C. W. Wadsworth.
▲Dandridge*† .....Jefferson	Eugene Holtsinger.
▲Dayton*†..... Rhea	B. G. McKENZIE.
▲Decatur*.....Meigs	J. W. Lillard.
▲Decaturville* .....Decatur	Scott & Grigg.
Decherd*†.....Franklin	See Winchester.
Dickson*†.....Dickson	W. E. Cullum.
▲Dover*.....Stewart	J. W. Stout.
▲Dresden*†..... Weakley	T. K. Reynolds.
▲Dunlap*†.....Sequatchie	Stewart & Stewart.
Dyer*†.....Gibson	See Trenton.
▲Dyersburg*†..... Dyer	LATTA & LATTA.
▲Elizabethton*†..... Carter	TIPTON & MILLER.
▲Erin*†.....Houston	J. W. Randolph.
▲Erwin*.....Unicoi	See Johnson City.
▲Fayetteville*†...Lincoln	W. B. LAMB.
▲Franklin*†...Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro*.....Jackson	J. S. Montgomery.
▲Gallatin*†.....Sumner	B. D. Bell.
Goodlettsville*†Davidson	See Nashville.
Gordonsville*●.....Smith	E. M. McDonald.
▲Greeneville*†..... Greene	Shum & Susong.
Greenfield*†... Weakley	See Dresden.
Harriman*†..... Roane	S. C. BROWN.
▲Hartsville*.....Trousdale	John S. McMurry.
▲Henderson*†.....Chester	Franklin & Stubblefield.
Humboldt*†.....Gibson	J. A. Collingsworth.
▲Huntingdon*†.....Carroll	L. L. Hawkins.
▲Huntsville*.....Scott	J. F. Baker.
▲Jacksboro*.....Campbell	Hicks & Peters.
▲Jackson*†.....Madison	HAYNES & GILMORE.
▲Jamestown*.....Fentress	O. C. Conatser.
▲Jasper*†.....Marion	Spears & Stewart.
Jellico*†.....Campbell	Johnson & Tramell.
JohnsonCity*†.Washin'n	CARR & REEVES.
▲Jonesboro*†Washington	Reeves & Baxter.
Kenton*†..... Obion	J. L. Fry.
▲Kingston*.....Roane	W. H. DIETZ.
▲Knoxville*†.....Knox	CORNICK, SANSOM & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*†,Lawr'ce	W. R. King.
▲Lebanon*†.....Wilson	E. E. BEARD.
Lenoir City*.....Loudon	James L. Nichols.
▲Lewisburg*†.....Marshall	W. P. McClure.
▲Lexington*†..Henderson	John E. McCall.
▲Linden* .....Perry	W. M. Huddleston.
▲Livingston*.....Overton	Hussey & Knight.
▲Loudon*†.....Loudon	Chambers, McQueen & Nichols.
▲Lynchburg*.....Moore	S. E. Billingsley.
Lynnville*†.....Giles	See Pulaski.
▲Madisonville*†....Monroe	McCroskey & McCroskey.
▲Manchester*†..... Coffee	George W. Cross.
Martin*†..... Weakley	R. E. MAIDEN.
▲Maryville*●.....Blount	F. H. LAMON.
▲Maynardsville..... Union	C. A. Culp.
McKenzie*†..... Carroll	See Huntingdon.
▲McMinnville*†...Warren	LIND & HOODENPYL.
▲Memphis*†.....Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.
" ..... "	PERCY & WATKINS, Continental Bank Bldg. Attorneys for Y. & M. V. Ry., and Continental National Bank.
" ..... "	SCRUGGS & HENDERSON, Attorneys for Security Bank. Refer to State National Bank.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*†..... Gibson	H. M. Clark.
▲Morristown*†..Hamblen	SHIELDS & MOUNTCASTLE.
Mossy Creek*†..Jefferson	G. A. Moody.
▲Mountain City*..Johnson	Donnelly & Donnelly.
▲Murfreesboro*†Ruther'd	E. D. HANCOCK.
¶▲Nashville*†...Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*†..... Dyer	T. K. Reynolds.
Newburg .....Lewis	See Columbia.
▲Newport*†..... Cocke	H. N. Cate.
Obion*†..... Obion	G. B. Morris.
▲Ooltewah*†..... James	J. P. Parker.
▲Paris*†..... Henry	SWEENEY & FARABAUGH.
Petersburg*†.....Lincoln	See Fayetteville.
▲Pikeville*†.....Bledsoe	F. H. Mercer.
▲Pulaski*†..... Giles	HUME R. STEELE.
▲Ripley*†..... Lauderdale	James Oldham.
Rockwood*†..... Roane	WRIGHT & WRIGHT.
▲Rogersville*†...Hawkins	J. O. Phillips.
Rutherford*†..... Gibson	See Trenton.
Rutledge*†.....Grainger	A. F. Bryan.
▲Savannah*.....Hardin	T. P. Bateman.
▲Selmer*†..... McNairy	Wood & Barnhill.
▲Sevierville* ..... Sevier	M. B. McMahon.
▲Shelbyville*†.....Bedford	BATES & CALDWELL.
▲Smithville*..... DeKalb	T. W. Wade.
▲Sneedville*.....Hancock	Davis & Green.
▲Somerville*†.....Fayette	H. C. Moorman.
South Pittsburg*†Marion	Spear & Allison.
▲Sparta*†..... White	W. G. Smith & Son.
▲Spencer* .....Van Buren	J. C. Sparkman.
Spring City*†..... Rhea	R. C. M. Cunningham.
▲Springfield*†...Robertson	A. E. GARNER.
Sweetwater*†.....Monroe	Young & Young.
▲Tazewell*●.....Claiborne	Hughes & Davis.
▲Tiptonville* ..... Lake	Darnall & Burnett.
Tracy City*†.....Grundy	J. B. Ferguson.
▲Trenton*†..... Gibson	WALKER & BIGGS.
Trimble*†..... Dyer	G. P. McCorkle.
Troy*†..... Obion	J. G. Smith & Son.
Tullahoma*†..... Coffee	Davidson & Aydelott.
▲Union City*†..... Obion	L. S. PARKS.
▲Wartburg*.....Morgan	Wright, Wright & Staples.
Wartrace*†..... Bedford	See Shelbyville.
Watertown*●..... Wilson	See Lebanon.
▲Waverly*†...Humphreys	THOMAS F. BOWMAN.
▲Waynesboro*..... Wayne	Haggard & Boyd.
▲Winchester*†...Franklin	GEORGE E. BANKS.
▲Woodbury*.....Cannon	James A. Jones.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

TEXAS.

Town and County.	Name.
▲Abilene*•† ..... Taylor	JOHN BOWYER.
▲Albany*•† .... Shackleford	Webb & Hill.
Alice*•† ..... Nueces	See Corpus Christi.
▲Alpine*•† ..... Brewster	W. Van Sickle.
Alvarado*•† ..... Johnson	I. A. Patton.
Alvin*•† ..... Brazoria	J. C. McBRIDE.
Alvord*•† ..... Wise	J. W. Barham.
▲Amarillo*•† ..... Potter	L. D. Mars.
▲Anderson* ..... Grimes	W. W. Meacham.
▲Angleton*• ..... Brazoria	T. N. Hill.
▲Anson* ..... Jones	Christenberry & Colbert.
Aransas Pass*•† San Pat'lo	See Rockport.
▲Archer City* ..... Archer	T. H. Marberry.
Arlington*•† ..... Tarrant	R. E. LeRoy.
▲Athens*†• ..... Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*•† ..... Cass	Figures & Pruitt.
¶▲Austin*•† ..... Travis	S. R. FISHER. Refers to City National and State National banks.
" ..... "	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
▲Baird*•† ..... Callahan	O. Bowyer.
▲Ballinger*•† ..... Runnels	POWELL & SMITH.
▲Bandera*† ..... Bandera	H. C. Duffy.
▲Barstow•† ..... Ward	See Pecos.
Bartlett*•† .... Williamson	See Georgetown.
▲Bastrop*•† ..... Bastrop	ORGAIN & GARWOOD.
▲Batesville* ..... Zavella	See Uvalde.
▲Bay City* ..... Matagorda	Gaines, Hamilton & Carpenter.
▲Beaumont*•† ... Jefferson	HUGH JACKSON.
▲Beeville*•† ..... Bee	J. C. CRISP.
▲Bellville*•† ..... Austin	S. R. Blake.
▲Belton*•† ..... Bell	A. M. MONTRITH.
▲Benjamin* ..... Knox	G. B. Laudrum.
Bertram*•† ..... Burnet	See Burnet.
▲Big Spring*•† .... Howard	S. H. MORRISON.
Blooming Grove*•† Nav'o	See Corsicana.
Blossom*•† ..... Lamar	See Paris
▲Boerne*•† ..... Kendall	F. W. Schweppe.
▲Bonham*•† ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*•† ..... Montague	WALTHALL & McDONALD.
▲Brackettville*† ... Kinney	W. L. CLAMP.
▲Brady* ..... McCulloch	F. M. Newman.
▲Breckenridge* .. Stephens	William Veale & Son.
Bremond*•† ... Robertson	J. W. Woods.
▲Brenham*•† .. Washington	J. T. BROWNING.
▲Brownsville*•† .. Cameron	JAMES B. WELLS.
▲Brownwood*•† .... Brown	JENKINS & McCARTNEY.
▲Bryan*•† ..... Brazos	Ford & Nall.
▲Burnet*•† ..... Burnet	J. G. Cook.
Burton*•† .... Washington	J. J. McCain.
▲Caldwell*•† ..... Burleson	Alexander & Heslip.
Calvert*•† ..... Robertson	Field & Taylor.
▲Cameron*•† ..... Milam	HENDERSON, STREEMAN & FREEMAN.
▲Canadian*•† ..... Hemphill	W. D. Fisher.
▲Canton* ..... Van Zandt	H. C. Geddie.
▲Canyon* ..... Randall	R. M. Peeler.
▲Carrizo† ..... Zapata	See Carrizo Springs.
▲Carrizo Springs* . Dimmit	F. Vandervoort.
▲Carthage*•† ..... Panola	E. A. Hill.
Castroville* ..... Medina	James Paul.
▲Center* ..... Shelby	R. S. BRYARLY.
▲Centerville* ..... Leon	Dean, Scale & Dean.
▲Channing*•† ..... Hartley	W. Boyce.
Chico*•† ..... Wise	John L. Morris.
▲Childress*•† ..... Childress	W. T. McConnell.
Cisco*•† ..... Eastland	Patterson & Butts.
▲Clairemont ..... Kent	See Snyder.
▲Clarendon*•† ..... Donley	Browning & Madden.
▲Clarksville*•† .. Red River	Sims & Chambers.
▲Claude*•† ..... Armstrong	Ira Webster.
▲Cleburne*•† ..... Johnson	ENGLISH, EWING & WALKER
Clinton*•† ..... Bosque	J. C. O'Bryan.
▲Coldspring* .. San Jacinto	P. E. McMahon.
▲Coleman*•† ..... Coleman	T. J. WHITE.
▲Colorado*•† ..... Mitchell	W. R. Smith.
▲Columbus*•† .... Colorado	GEORGE McCORMICK.
▲Comanche*•† .. Comanche	L. B. Russell.
Commerce*•† ..... Hunt	B. L. Thompson.
▲Conroe*•† .. Montgomery	McComb & Cooper.
▲Cooper*•† ..... Delta	J. L. Young.
▲Corpus Christi*•† Nueces	D. GIVENS.
▲Corsicana*•† .... Navarro	McKIE & AUTRY.
▲Cotulla*•† ..... La Salle	W. J. Bowen.
Cresson•† ..... Hood	See Granbury.
▲Crockett*•† ..... Houston	ALDRICH & LIPSCOMB.
▲Crowell* ..... Foard	Robert Cole.
▲Cuero*•† ..... DeWitt	JOHN H. BAILEY.
▲Daingerfield*•† .... Morris	J. W. Bolin.
▲Dallas*•† ..... Dallas	HILL, DABNEY & EDMONSON. State Attorneys for the Middlesex Banking Co., Middletown, Conn., and Guarantee Savings, Loan & Investment Co., Washington, D. C. General Attorneys for The Mutual Building Association, National Guarantee Loan & Trust Co., Dallas Gas & Fuel Co., and E. O. Stanard Milling Co., Dallas Refer to American National Bank.
▲Decatur*•† ..... Wise	R. E. CARSWELL.
DeKalb*•† ..... Bowie	See Texarkana.
DeLeon*•† ..... Comanche	A. R. Pool.
▲Del Rio*•† ..... Valverde	CARTER & BLOCK.
Denison*•† ..... Grayson	MOSELEY & SMITH.
▲Denton*•† ..... Denton	ALVIN C. OWSLEY.
Detroit*•† ..... Red River	See Clarksville.
▲Dickens* ..... Dickens	See Plainview.
▲Dimmitt* ..... Castro	S. Gaugh.
Dublin*•† ..... Erath	W. J. Wasson.
▲Dumas ..... Moore	See Amarillo.
Eagle Lake*•† ... Colorado	W. S. Strickland.
▲Eagle Pass*•† .. Maverick	J. M. GOGGIN.
▲Eastland*•† ..... Eastland	D. G. Hunt.
▲Edna*•† ..... Jackson	Dobbs & McCrory.
El Campo*•† ..... Wharton	I. D. Owens.
Elgin*•† ..... Bastrop	J. E. B. Laird.
▲El Paso*•† ..... El Paso	HOWARD F. JOHNSTON.
▲Emma* ..... Crosby	E. B. Covington.
▲Emory*•† ..... Rains	W. H. Clendenin.
▲Ennis*•† ..... Ellis	D. F. SINGLETON.
▲Fairfield* ..... Freestone	W. M. White.
Farmersville*•† .... Collin	D. P. JOHNSON.
Ferris*•† ..... Ellis	See Waxahachie.
Flatonia*•† ..... Fayette	T. W. Lane.
▲Floresville*•† ..... Wilson	L. S. LAWHON.
▲Floydada* ..... Floyd	Bartley & Bartley.
Forney*•† ..... Kaufman	J. A. Cooley.
▲Fort Davis*† ... Jeff Davis	O. L. Price.
▲Fort Stockton* ..... Pecos	Howell Johnson.
▲Fort Worth*•† .... Tarrant	MATLOCK, COWAN & BURNEY. Attorneys for American National Bank.
" ..... "	WEST & SMITH. Attorneys for First National Bank.
▲Franklin*•† .... Robertson	Simmons & Crawford.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*•• ..... Navarro	B. H. Johnson.
▲Gail ..... Borden	I. P. Skinner.
▲Gainesville*•† . Galveston	CULP & GIDDINGS.
▲Galveston*•† ... Galveston	MANN & BAKER. Att'ys for Galveston Nat. Bank and Texas Guaranteed & Trust Co.
" ..... "	SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston.
" ..... "	TERRY & BALLINGER. Representing Hutchings, Sealy & Co., Bankers; First National Bank, and Island City Savings Bank, Galveston.
▲Garden City ... Glasscock	See Big Spring.
Garland*•† ..... Dallas	See Dallas.
▲Gatesville*•† ..... Coryell	J. E. Walker.
▲Georgetown*•† .. Will'son	JOHN & WILCOX.
▲Giddings*•† ..... Lee	R. E. Harris.
▲Gilmer*•† ..... Upshur	F. S. Eberhart.
▲Glenrose* ..... Somervell	J. J. FARR.
▲Goldthwaite*•† ..... Mills	TRIPLETT & DOUGHTY.
▲Goliad*•† ..... Goliad	G. E. Pope.
▲Gonzales*•† ..... Gonzales	ATKINSON & ABERNATHY.
▲Graham*• ..... Young	R. F. Arnold.
▲Granbury*•† ..... Hood	RIDDLE & MARTIN.
Grandview*•† ..... Johnson	S. J. Lancaster.
Granger*•† ..... Williamson	J. W. Posey.
▲Greenville*•† ..... Hunt	CRADDOCK & LOONEY.
▲Groesbeck*•† .. Limestone	Farrar, Williams & Farrar.
▲Groveton*•† ..... Trinity	J. P. Stevenson.
▲Guthrie ..... King	See Benjamin.
▲Hallettsville*•† ... Lavaca	P. H. GREEN.
▲Hamilton*•† ..... Hamilton	J. A. Eldson.
▲Hansford ..... Hansford	See Amarillo.
▲Haskell* ..... Haskell	Foster & Scott.
Hearne*•† ..... Robertson	Graham & Bishop.
▲Hemphill* ..... Sabine	A. D. Hamilton.
▲Hempstead*•† ..... Waller	A. C. Tompkins.
▲Henderson*•† ..... Rusk	W. C. BUFORD.
▲Henrietta*•† ..... Clay	W. G. Eustis.
Hico*•† ..... Hamilton	D. Langford.
▲Hidalgo* ..... Hidalgo	See Brownsville.
Higgins*•† ..... Lipscomb	E. C. Gray.
▲Hillsboro*•† ..... Hill	WEAR & PARR.
Holland*•† ..... Bell	A. R. Pool.
▲Hondo*•† ..... Medina	S. B. Easley.
Honey Grove*•† ... Fannin	G. W. Wells.

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Town and County.	Name.
▲Houston*●†.....Harris	EWING & RING. Attorneys for First National and Commercial National Banks.
" ..... "	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*●†..... Grayson	Silas Hare, Jr.
Hubbard*..... Hill	L. Frisby.
▲Huntsville*●† .....Walker	McKINNEY & HILL.
Hutto*●†.....Williamson	See Taylor.
Iowa Park*●† .... Wichita	Hinton Smith.
Italy*●†..... Ellis	See Waxahachie.
Itasca*●†..... Hill	M. S. Wood.
▲Jacksboro*..... Jack	B. R. McConnell.
Jacksonville*●†.Cherokee	J. E. Fleager.
▲Jasper*..... Jasper	SEALE & BEATY.
▲Jefferson*●† ..... Marion	R. R. TAYLOR.
Jewett*●†..... Leon	B. D. Dashiel.
▲Johnson City*.....Blanco	W. J. Crider.
▲Junction* ..... Kimble	W. A. Williamson.
▲Karnes City*●†....Karnes	Graves & Wilson.
▲Kaufman*●†.... Kaufman	GASSETT, YOUNG & ADAMS.
Kemp*● ..... Kaufman	See Kaufman.
▲Kerrville*●†..... Kerr	W. W. Martin.
Killeen*●†..... Bell	M. N. Baldwin.
Kosse*●†.....Limestone	See Groesbeck.
▲Kountze*●†.....Hardin	JOHN P. WORK.
Kyle*●..... Hays	W. O. Hutchison.
Ladonia*●†.....Fannin	R. M. Rowland.
▲La Grange*●†..... Fayette	Lane & Lane.
▲Lampasas*●†....Lampasas	W. B. ABNEY.
Lancaster*●†..... Dallas	John W. George.
▲Laplata..... Deaf Smith	C. G. Witherspoon.
La Porte*●†..... Harris	See Houston.
Laredo*●†..... Webb	H. G. DICKINSON.
Leonard*●†..... Fannin	Ross & Ross.
▲Liberty*●†..... Liberty	Neyland & Rayburn.
▲Linden*..... Cass	J. B. Haynes.
▲Lipscomb*..... Lipscomb	See Canadian.
▲Livingston*●†.....Polk	Joseph E. Hill.
▲Llano*●†..... Llano	Lindsdale & Linden.
▲Lockhart*●†..... Caldwell	A. B. STOREY.
▲Longview*●†..... Gregg	E. F. Young.
Lorena*●†.....McLennan	See Waco.
▲Lubbock*..... Lubbock	See Plainview.
▲Lufkin*●†..... Angelina	Mantooth & Townsend.
Luling*●†..... Caldwell	F. C. Cross.
▲Madisonville*.... Madison	W. L. Dean.
Mansfield*●.....Tarrant	See Fort Worth.
Marble Falls*●†.... Burnet	See Burnet.
▲Marfa*●†..... Presidio	H. H. Kilpatrick.
▲Marlin*●†..... Falls	MARTIN & EDDINS.
▲Marshall*●†.....Harrison	T. P. Young.
▲Mason*●†..... Mason	Marshall Fulton.
▲Matador*..... Motley	See Plainview.
McGregor*●†.. McLennan	W. C. O'Bryan.
▲McKinney*●†..... Collin	M. H. GARNETT.
▲Memphis*●†..... Hall	H. E. Deaver.
▲Menardville*..... Menard	W. E. Adkins.
▲Meridian*●†..... Bosque	Robertson & Robertson.
Mesquite*●†..... Dallas	See Dallas.
Mexia*●†.....Limestone	W. E. Doyle.
▲Midland*●†..... Midland	W. H. Cowan.
Midlothian*●†..... Ellis	See Waxahachie.
Milford*●†..... Ellis	N. R. Rutherford, Jr.
Mineola*●†..... Wood	Giles & Stafford.
MineralWells*●†PloPinto	Albert Stevenson.
▲Mobeetie*..... Wheeler	L. D. Miller.
▲Montague*..... Montague	W. C. NEWMAN.
Moody*●†..... McLennan	John S. Patterson.
▲Mt. Pleasant*●†..... Titus	S. P. Pounders.
▲Mt. Vernon*●†... Franklin	Hiram Glass.
▲Nacogdoches*●†Na'doch's	SMITH & FALL.
Naples*●†..... Morris	See Daingerfield.
Navasota*●†..... Grimes	Boone & Boone.
▲New Braunfels*●†_Comal	F. J. MAIER.
▲Newton*..... Newton	L. B. Clunk.
Nocona*●†..... Montague	Hagler Bros.
▲Oakville*..... Live Oak	F. H. Church.
▲Ochiltree..... Ochiltree	See Amarillo.
▲Odessa*●†..... Ector	See Big Spring.
Omaha*●†..... Morris	See Daingerfield.
▲Orange*●†..... Orange	JOHN T. HART.
Overton*●†..... Rusk	See Henderson.
Ozona*..... Crockett	C. E. Davidson.
▲Paducah*..... Cottle	See Quanah.
▲Paintrock*..... Concho	Melton & Garland.
▲Palestine*●†.... Anderson	GARDNER & GARDNER.
▲Palo Pinto*†...Palo Pinto	John H. Eaton.
▲Panhandle*●†..... Carson	Frank Lester.
▲Paris*●†..... Lamar	J. S. PATRICK.
▲Parnell ..... Roberts	See Canadian.
▲Pearsall*●†..... Frio	M. Maney.
▲Pecos*●†..... Reeves	T. J. Hefner.
Pilot Point*●†.....Denton	See Denton.
▲Pittsburg*●†..... Camp	S. D. SNODGRASS.
▲Plainview* ..... Hale	L. D. Kinder.

Town and County.	Name.
Plano*●†..... Collin	James D. Cottrell.
▲Pleasanton* .... Atascosa	G. M. Martin.
Port Arthur*●†.Jefferson	A. M. Rutan.
▲Port Lavaca*●†.. Calhoun	W. Wilson.
▲Quanah*●†.....Hardeman	SMITH & MARTIN.
▲Quitman*..... Wood	W. B. Harris.
▲Rayner*..... Stonewall	C. M. Featherston.
▲Refugio*..... Refugio	D. E. Pipkin.
▲Richmond*●†..Fort Bend	Pearson, McEachin & Pearson.
▲Rio Grande*†..... Starr	MONROE & SEABURY.
▲Robert Lee*..... Coke	W. C. Merchant.
▲Roby* ..... Fisher	R. C. Crane.
Rockdale*●†..... Milam	N. H. Tracy.
▲Rockport*●†.... Aransas	M. J. Hathaway.
▲Rocksprings*... Edwards	Samuel Hough.
▲Rockwall*●†....Rockwall	W. B. Wade.
Rodgers*●† ..... Bell	See Temple.
Rosebud*●†..... Falls	See Marlin.
Round Rock*●† W'l'mson	R. R. Hyland.
Royse City* ....Rockwall	See Rockwall.
Runge*●† ..... Karnes	E. G. Gillett.
▲Rusk*●†..... Cherokee	E. C. DICKINSON.
Saint Jo*●†.....Montague	See Montague.
▲San Angelo*●†Tom Green	J. T. THOMSON.
▲San Antonio*●†.....Bexar	CLARK, BALL & FULLER. Attorneys for T. C. Frost & Co., bankers. Refer to Chemical Nat. Bank, N. Y.; Continental Nat. Bank, St. Louis and First Nat. Bank, Kansas City.
" ..... "	FRANKLIN & COBBS. Attorneys San Antonio Nat. Bank and Lockwood Nat. Bank.
▲San Diego*●† .....Duval	C. L. COYNER.
▲San Marcos*●†.....Hays	W. G. Barber.
▲San Saba*†..... San Saba	BURLESON & MEEK.
Santa Anna*●†..Coleman	See Coleman.
Schulenburg*●† .. Fayette	See La Grange.
▲Seguin*●†.....Guadalupe	Neal & Sowell.
▲Seymour*●†..... Baylor	Holman & Glasgow.
▲Sherman*●†.....Grayson	GALLOWAY & TEMPLETON.
▲Sherwood* ..... Irion	See San Angelo.
Shiner*●† ..... Lavaca	Leonard & Gray.
▲Silverton* ..... Briscoe	W. D. Fisher.
▲Sinton*●† ..... San Patricio	See Aransas Pass.
Smithville*●† .... Bastrop	S. L. Staples.
▲Snyder*..... Scurry	C. C. Johnson.
▲Sonora*..... Sutton	S. G. Tayloe.
▲Stanton*●† ..... Martin	See Big Springs.
▲Stephenville*●† .... Erath	J. S. Gilmer.
▲Sterling City* .... Sterling	W. F. Kellis.
Strawn*●† ..... Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*●† H'pk's	J. H. DINSMORE.
▲Sweet Water*●† .... Nolan	E. P. Woodruff.
▲Tascosa*●.....Oldham	See Amarillo.
Taylor*●† .... Williamson	JOHN W. PARKER.
Temple*●† ..... Bell	BANKS & COCHRAN.
Terrell*●† ..... Kaufman	M. C. Roberts.
Texarkana*●† ..... Bowie	TODD & GLASS.
▲Texline*●† ..... Dallam	See Clayton, N. M.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden*.....McMullen	Kuykendall & Dilworth.
Timpson*●† ..... Shelby	See Center.
▲Tulia* ..... Swisher	H. Burleson.
▲Tyler*●† ..... Smith	CAIN & KNOX.
▲Uvalde*●† ..... Uvalde	GARNER & LOVE.
Van Alstyne*●†..Grayson	A. W. Walker.
Velasco*●† ..... Brazoria	Lewis R. Bryan.
▲Vernon*●† ..... Wilbarger	Basham & Hall.
▲Victoria*●† ..... Victoria	GLASS, CALLENDER & CARSNER.
▲Waco*●† .....McLennan	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	M. C. H. PARK. Attorney for the State Central Bank.
" ..... "	SANFORD & LEE. Refer to G. C. & S. F. Ry. and any bank in Waco.
Waller*●† ..... Waller	See Hempstead.
▲Wallisville* .....Chambers	See Liberty.
▲Waxahachie*●† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*●† .. Parker	J. M. RICHARDS.
Weimar*●† ..... Colorado	Ford, Thompson & Townsend.
▲Wellingt'n_Collingsworth	See Childress.
West*●†..... McLennan	E. Bodell.
▲Wharton*●† ..... Wharton	G. G. KELLEY.
Whitesboro*●† ...Grayson	George H. Giddings.
Whitewright*●† .Grayson	C. L. Jordan.
Whitney*●†..... Hill	R. M. Elder.
Whitt*..... Parker	See Weatherford.
▲Wichita Falls*●†. Wichita	FLOOD & HUGHES.
Wills Point*●†. Van Zandt	W. B. Wynne.
Winnsboro*●† ..... Wood	M. D. Carlock.
▲Woodville*●† ..... Tyler	J. A. Mooney.
Wolfe City*●† ..... Hunt	J. W. Hopkins.
Wylie*●† ..... Collin	See Plano.
Yoakum*●†..... DeWitt	H. B. LEONARD.
Yorktown*●†..... DeWitt	See Cuero.

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▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

UTAH.

Town and County.	Name.
American Fork*•† ..Utah	See Provo City.
▲Ashley .....Uinta	See Salt Lake City.
▲Beaver*† .....Beaver	W. F. Knox.
▲Brigham*•† .....Boxelder	R. H. JONES.
▲Castledale* .....Emery	See Provo City.
▲Coalville*•† .....Summit	B. SNYDER.
Corinne*•† .....Boxelder	E. H. Snow.
Eureka*•† .....Juab	Stott & Shive.
▲Farmington*•† .....Davis	Wilson & Wilcox.
▲Fillmore*† .....Millard	J. A. Mciville.
▲Heber* .....Wasatch	A. C. HATCH.
▲Junction .....Piute	See Beaver.
▲Kanab*† .....Kane	J. F. Brown.
Kaysville*† .....Davis	Thomas H. Phillips.
Lehi City*•† .....Utah	See Provo City.
▲Loa* .....Wayne	See Beaver.
▲Logan*•† .....Cache	KEELER & GOODWIN.
▲Manti*•† .....Sanpete	WM. D. LIVINGSTON.
Mercur*•† .....Tooele	See Tooele.
▲Moab* .....Grand	L. L. Crapo.
▲Monticello .....San Juan	See Dolores, Colo.
▲Morgan*•† .....Morgan	Samuel Francis.
Mt. Pleasant*•† ...Sanpete	Jacob Johnson.
▲Nephi*•† .....Juab	W. W. Armstrong.
▲Ogden*•† .....Weber	H. H. HENDERSON.
▲Panguitch* .....Garfield	W. P. Sargent.
Park City*•† .....Summit	D. C. McLAUGHLIN.
▲Parowan*† .....Iron	See Panguitch.
Payson*•† .....Utah	See Provo City.
▲Price*•† .....Carbon	See Provo City.
▲Provo City*•† .....Utah	SAMUEL A. KING.
▲Randolph* .....Rich	See Logan.
▲Richfield*•† .....Sevier	C. W. COLLINS.
¶▲Salt Lake City*•†Salt L'e	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
Spanish Fork*•† .....Utah	See Provo City.
Springville*•† .....Utah	D. C. Johnson.
▲St. George*†.Washington	D. H. MORRIS.
▲Tooele* .....Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•† .....Grand Isle	J. P. Ladd.
Arlington*•† .Bennington	O. M. Barber.
Bakersfield*•† ..Franklin	H. F. Brigham.
Barnet*•† .....Caledonia	C. A. Horsford.
Barre*•† .....Washington	RICHARD A. HOAR.
Barton*•† .....Orleans	F. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere•.....Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•† .....Windsor	W. B. C. Stickney.
Bradford*•† .....Orange	Jonn B. Peckett, Jr.
Braintree*† .....Orange	See Chelsea.
Brandon*•† .....Rutland	Ormsbee & Briggs.
Brattleboro*•† .Windham	Waterman & Martin.
Bristol*† .....Addison	W. W. Rider.
Burke•.....Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	POWELL & POWELL
Cambridge*•†...Lamoille	See Hyde Park.
Canaan*•.....Essex	See Colebrook, N. H.
Castleton*•† .....Rutland	Bromley & Clark.
Cavendish*•† ....Windsor	See Ludlow.
Charleston•† .....Orleans	See Island Pond.
▲Chelsea*.....Orange	Darling & Darling.
Chester*•† .....Windsor	George L. Fletcher.
Colchester*•. Chittenden	See Burlington.
Concord.....Essex	See St. Johnsbury.
Craftsberry*•.... Orleans	See Hyde Park.
Danville*•† .... Caledonia	See St. Johnsbury.
Derby*•† .....Orleans	J. G. Foster.
Derby Line*•†.... Orleans	See Newport.
East Burke*•...Caledonia	C. T. A. Humphrey.
Fairfield*•† .....Franklin	Isaac N. Chase.
Eden*.....Lamoille	See Hyde Park.
Elmore•.....Lamoille	See Hyde Park.
EnosburgF'ls*•†Franklin	E. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fair Haven*•†....Rutland	R. C. Abell.
Felchville* .....Windsor	See Ludlow.
▲Guildhall .....Essex	See St. Johnsbury.
Hardwick*•†.... Caledonia	B. E. Bullard.
Hartford*•† .....Windsor	Samuel E. Pingree.
Highgate*•• .... Franklin	C. G. Austin.
▲Hyde Park*•†.....Lamoille	F. H. McFARLAND.
Irasburg*•.....Orleans	W. D. Tyler.
Island Pond*•† .....Essex	Z. M. Manser.
Jamaica*•† .... Windham	See Brattleboro.
Jay•.....Orleans	See North Troy.
Jericho*•†.... Chittenden	See Burlington.
Johnson*•† ..... Lamoille	B. A. Hunt.
Leicester Jct.*•†. Addison	See Middlebury.
Lowell*•..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*•..... Essex	See St. Johnsbury.
Lyndon*•†..... Caledonia	See St. Johnsbury.
Lyndonville*•†.Caledonia	J. T. GLEASON.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	F. C. Archibald.
▲Middlebury*•† ...Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† .....Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*•† ...Lamoille	Powers & Powers.
▲Newfane*•† .... Windham	See Brattleboro.
▲Newport*•† ..... Orleans	CRANE & ALFRED.
N. Bennington*•†B'ngton	See Bennington.
Northfield*•† Washington	Frank M. Plumly.
▲North Hero ... Grand Isle	See St. Albans.
North Pownal*Benn'gton	T. E. Brownell.
North Troy*.....Orleans	O. S. Annis.
Norwich*•..... Windsor	J. T. Morrison.
Orwell* ..... Addison	See Brandon.
Pittsford*•†..... Rutland	See Rutland.
Plainfield*•†. Washington	O. L. Hoyt.
Poultney*•† .....Rutland	T. C. Platt.
Proctor*•† ..... Rutland	See Rutland.
Proctorsville*•† Windsor	See Ludlow.
Randolph*•† .....Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*•† Bennington	Faxon L. Bowen.
Richford*•† ...Franklin	POWELL & POWELL.
Rockingham•..Windham	See Bellows Falls.
Roxbury*•†..Washington	See Northfield.
Royalton*•† ..... Windsor	R. C. Dennison.
▲Rutland*•† ..... Rutland	JOEL C. BAKER.
South Royalton* Windsor	Tarbell & Whitham.
Springfield*•†... Windsor	Albe & Flinn.
▲St. Albans*•†.... Franklin	HOGAN & ROYCE.
▲St. Johnsbury*•†.Caled'ia	Wendell P. Stafford.
Stowe*•† .....Lamoille	Geo. Wilkins.
Stratford*•† .....Orange	See Chelsea.
Swanton*•† .....Franklin	Burt & Burt.
Troy*† .....Orleans	See North Troy.
Underhill*•† .Chittenden	J. J. Monahan.
Vergennes*•† ....Addison	Frank L. Fish.
Waitsfield*•. Washington	See Montpelier.
Waterbury*•† Washingt'n	W. P. Dillingham.
Waterville*•. ....Lamoille	See Hyde Park.
Wells River*•†.....Orange	Smith & Sloane.
Westfield*•. .....Orleans	See North Troy.
West Randolph... Orange	See Randolph.
White River Jc*•†WFds'r	Wm. Bachelder.
Whittinghame† Windham	See Wilmington.
Wilmington*•†. Windham	H. Mann, Jr.
Windsor*•† ..... Windsor	Enright & Blanchard.
Winooski*•† .Chittenden	See Burlington.
Wolcott*•† ..... Lamoille	See Hyde Park.
▲Woodstock*•† ..Windsor	F. C. SOUTHGATE.

VIRGINIA.

Town and County.	Name.
▲Abingdon*•†. Washington	FULKERSON, PAGE & HART
▲Accomac* .....Accomac	J. H. Fletcher.
▲Alexandria*•† Alexandria	FRANK L. SMITH.
▲Amelia*•† ... .Amelia	Southall & Farrar.
▲Amherst*•†.....Amherst	C. L. Scott.
Appomattox*†Appom'tox	W. C. Franklin.
Arrington*•† .....Nelson	Brown & Loving.
Ashland*•† .....Hanover	Stonewall J. Doswell.
Aylett*.....King William	Wm. R. Aylett.
Basic City*•†.....Augusta	See Staunton.
Beaver Dam*•†..Hanover	S. Carter Redd.
▲Bedford City*•†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*•† .....Norfolk	L. B. Allen.
▲Berryville*•† .....Clarke	A. Moore, Jr.
Big Stone Gap*•†....Wise	Ayers & Ayers
Blacksburg*•†..Montgo'ry	W. Dunlap.
Blackstone*•†..Nottoway	W. H. Mann.
▲Bland* .....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*•†.Mecklenburg	Finch & Faulkner.
Brentsville*P'nce William	See Manassas.
Bristol*† .... Washington	BAILEY, PRICE & BYARS.
Buchanan*•†...Botetourt	H. A. Latane.
▲Buckingham* Buckl'gh'm	W. M. Cabell.
Buena Vista*•†Rockb'dge	WINBORNE & BATCHELOR.
Burkeville*•†...Nottoway	See Crewe.
Cape Charles*•†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*•†.Albe'le	MICAJAH WOODS.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Chase City*●†Mecklenb'rg	W. H. Smith.
▲Chatham*●†..Pittsylvania	James Whitehead.
▲Chesterfield..Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†..Montg'y	PHLEGAR & JOHNSON.
Claremont*●†..... Surry	See Surry.
Clarksville*●† Mecklenb'g	Henry Wood, Jr.
Clifton Forge*●†..Allegh'y	George K. Anderson.
▲Clintwood*..... Dickinson	C. Phipps.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn.....King George	J. E. Mason.
▲Courtland*●†Southampt'n	Prince & McLemore.
▲Covington*●†.. Alleghany	R. L PARRISH.
Crewe*●†..... Nottoway	W. H. Maun.
▲Culpeper*●†..... Culpeper	Rixey & Barbour.
▲Cumberland*●† Cumberl'd	A. B. Armstrong.
Cunnor..King and Queen	Pollard & Pollard.
Danville*●†...Pittsylvania	JULIAN MEADE.
▲Denbigh.....Warwick	See Newport News.
▲Dinwiddie..... Dinwiddie	See Petersburg.
Dumfries..Prince William	See Manassas.
E. Radf'rd*●†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*●†..Shenandoah	See Woodstock.
▲Emporia*●†... Greensville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	Moore & Keith.
▲Farmville*●†PrinceEdw'd	ASA D. WATKINS.
▲Fincastle*†..... Botetourt	E. V. Barley.
▲Floyd*..... Floyd	B. G. Howard.
Franklin*●† Southampton	J. C. Parker.
Fredericksb'rg*●† Spotts'a	Thomas P. Wallace.
▲Front Royal*●†...Warren	O'Flaherty & Fulton.
▲Gate City*●†..... Scott	ROBERT R. KANE.
Glade Spring*●†Washin'n	A. L. Robinson.
▲Gloucester*...Gloucester	W. C. L. Taliaferro.
▲Goochland..... Goochland	A. K. Leake.
Gordonsville*●†...Orange	Phillip Barbour.
Graham*●† .....Tazewell	J. W. Hicks.
▲Grundy*.....Buchanan	Finney & Stinson.
Hague●...Westmoreland	R. H. Beale.
▲Hampton*●†Elizab'th City	S. GORDON CUMMING.
▲Hanover*●†..... Hanover	G. P. Haw.
▲Harrisonburg*●† Ro'gh'm	CONRAD & CONRAD.
Hay M'ket*●†P'nceWil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	Tompkins & Tompkins.
▲Houston*●†..... Halifax	B. J. Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*●†.... Charlotte	See Smithville.
▲King and Queen King and Queen	Pollard & Pollard.
▲KingGeorge†KingGeorge	See Fredericksburg.
▲King William*K'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*●†Bruns'ck	R. Turnbull.
▲Lebanon*.....Russell	H. A. Routh.
▲Leesburg*●†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*●†. Rockbridge	MOORE & MOORE.
▲Louisa*●†.....Louisa	R. L. Gordon, Jr.
▲Lovingston*.....Nelson	S. B. Whitehead.
▲Lunenburg....Lunenburg	I. B. Bell.
▲Luray*●† .....Page	Walton & Bro.
Lynchburg*●†.. Campbell	CASKIE & COLEMAN.
▲Madison*.....Madison	Hay & Jeffries.
Manassas*●†Prince Wil'm	Sinclair & Lion.
Manchester*●† Chesterf'd	C. L. Page.
▲Marion*●†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*●†.....Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*.... Loudoun	See Leesburg.
Millenbeck*†... Lancaster	See Lancaster.
▲Monterey*..... Highland	Charles P. Jones.
▲Montross...Westmoreland	R. J. Washington.
Mt. Jackson*●†Shenandoah	L. Triplett, Jr.
Newberne* ..... Pulaski	I. H. Larew.
▲New Castle*†.....Craig	P. V. Jones.
▲New Kent.....New Kent	M. H. Barnes.
New Market*†Shenandoah	C. W. Bennick.
Newport News*●†Warw'k	NELMS & WISE.
Norfolk*●†..... Norfolk	GARNETT & GARNETT.
▲Nottoway*●†..... Nottoway	W. B. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort* Elizabeth City	See Hampton.
Onancock*.....Accomac	T. B. Quinby.
▲Orange*●†..... Orange	James W. Morton.
▲Palmyra*.....Fluvanna	W. B. Pettit.
PamplinCity*●†Appom't'x	W. C. Franklin.
▲Pearisburg*..... Giles	Johnston, Williams & Johns on.
Pennington Gap*†....Lee	E. W. Pennington.
Petersburg*●†. Dinwiddie	W. R. McKENNEY.
Pocahontas*●† ..Tazewell	W. W. French.
▲Portsmouth*●†...Norfolk	ALEXANDER E. WARNER.
▲Powhatan*●†....Powhatan	T. M. Miller.
▲PrinceGeorge.P'nceG'rge	J. J. Cocke.
▲Princess Anne.P'rin. Anne	W. J. Whitehurst.
▲Pulaski City*●†... Pulaski	J. C. WYSOR.
Radford*●†. Montgomery	See Christiansburg.
Richlands*●† ....Tazewell	H. C. Anderson.
¶▲Richmond*●†... Henrico	JAMES LEWIS ANDERSON. Refer to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Citizens Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.
Roanoke*●†.....Roanoke	S. HAMILTON GRAVES.
▲Rocky Mount*●†. Franklin	Dillard & Lee.
Rural Retreat*●†...Wythe	See Wytheville.
▲Rustburg*●†.... Campbell	S. T. Clement.
▲Salem*●†..... Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*†..... Albemarle	Thomas S. Martin.
Smithfield*. Isle of Wight	R. H. Thomas
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*●†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania*Sp'ttsylv ia	A. B. Rawlings.
▲Stafford..... Stafford	C. B. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*●†..... Augusta	PATRICK & GORDON.
Strasburg*●†. Shenandoah	Stickley & Stickley.
▲Stuart*●†..... Patrick	P. Bouldin.
▲Suffolk*●†.....Nansemond	E. E. HOLLAND.
▲Surry*..... Surry	W. B. Clarke.
▲Sussex ..... Sussex	Cocke & Son.
▲Tappahannock* ...Essex	Ware & Carter.
▲Tazewell*●† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstalls*●† ....Newkent	R. T. Gregory.
Upperville*†.... Fauquier	See Warrenton.
VirginiaBeach*●†Pr. Anne	See Norfolk
▲Warm Springs*†..... Bath	John W. Stephenson.
▲Warrenton*●†...Fauquier	C. Gaines.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*●†..... Sussex	J. F. West.
Waynesboro*●†.. Augusta	See Staunton.
▲W. Appomattox*App'tox	See Lynchburg.
West Point*●†. K. William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*●† Ja'es C'y	D. G. Tyler.
▲Winchester*●†. Frederick	BARTON & BOYD.
Wingina*●†.....Nelson	See Lovingston.
▲Wise*..... Wise	O. M. Vicars.
▲Woodstock*●† Shenand'h	Walton & Walton.
▲Wytheville*●† .....Wythe	WALKER & CALDWELL.
▲Yorktown*.....York	See Williamsburg.

WASHINGTON.

Aberdeen*●† ..... Chehalis	Wm. O. McKinlay.
▲Asotin*.....Asotin	George W. Bailey.
Ballard*●† ..... King	See Seattle.
Blaine*●† .....Whatcom	A. E. MEAD.
▲Cathlamet* . Wahkiakum	J. B. Polwarth.
Centralia*●† .....Lewis	J. R. BUXTON.
▲Chehalis*●† .....Lewis	Millett & Harmon.
Chelan* .....Okanogan	See Waterville.
Cheney*●† ..... Spokane	John I. Melville.
▲Colfax*●† .....Whitman	SULLIVAN, WINFREE & CO MAN.
Colton*●† ..... Whitman	J. L. Flowers.
▲Colville*●†.....Stevens	J. B. Slater.
▲Conconully* ...Okanogan	A. K. Gregg.
▲Coupeville* ..... Island	C. D. King.
▲Davenport*●† .....Lincoln	Jackson Brock.
▲Dayton*●† .....Columbia	HARDY E. HAMM.
▲Ellensburg*●† ....Kittitas	KAUFFMAN & FROST.
▲Everett*●† ....Snohomish	GEORGE E. BANKS.
Fairhaven*●†...Whatcom	See New Whatcom.
Farmington*●† . Whitman	Hutchinson Bros.
▲Friday Harbor*. San Juan	J. A. Gould.
Garfield*●†..... Whitman	J. T. Penn.
▲Goldendale* .... Klickitat	N. B. Brooks.
Hamilton*●† ..... Skagit	I. E. Shrauger.
Hoquiam*● .....Chehalis	C. W. Hodgdon.
▲Kalama*●†.....Cowlitz	A. H. Imus.
Kelso*●† .....Cowlitz	Van Name & Fish.
Kettle Falls*● .....Stevens	See Colville.
LaConner*†..... Skagit	M. P. Hurd.
Latah*●† .....Spokane	John L. Dirks.
Marysville*●† .Snohomish	J. S. Sinclair.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Montesano*●†.....Chehalis	Lewis B. Bignold.
▲Mt.Vernon*●†.....Skagit	E. C. MILLION.
▲New Whatcom*●†What'm	O. P. BROWN.
Northport*●†.....Stevens	Carey & Knobie.
▲North Yakima*●† Yakima	WHITSON & PARKER.
Oakesdale*●† ...Whitman	R. J. Neergaard.
▲Olympia●†....Thurston	A. L. CAMPBELL.
Orting*●†.....Pierce	See Tacoma.
Palouse*●†.....Whitman	A. A. Wilson.
▲Pasco*.....Franklin	R. Olney.
▲Pomeroy*●† .....Garfield	M. F. Gose.
▲Port Angeles*●†..Clallam	GEORGE C. HATCH.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*●† Jeffe'n	W. W. FELGER.
Pullman*●† .....Whitman	Mathews & Hanna.
Puyallup*●† .....Pierce	J. P. Hartman, Jr.
▲Ritzville*●† .....Adams	HOLCOMB & RICHARDSON.
Rockford*●† .....Spokane	A. K. Clark.
Rosalia*●† .....Whitman	C. W. Bushnell.
▲Seattle*●†.....King	ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce and Puget Sound National Bank
" ..... "	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedro*●† .....Skagit	J. Henry Smith.
▲Shelton*● .....Mason	H. S. Tremper.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*●† Snohomish	Coleman & Hart.
▲South Bend*●†.....Pacific	MARION D. EGBERT.
▲Spokane*●†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorneys for John W. Graham & Co., Spokane. Refer to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson.....Skamania	See Vancouver.
▲Tacoma*●†.....Pierce	ALBERT E. JOAB. Refers to London & San Francisco Bank and R. G. Dun & Co.
Tekoa*●† .....Whitman	E. H. Fox.
Uniontown*●† .. Whitman	See Colfax.
▲Vancouver*†.....Clarke	G. W. STAPLETON.
Waitsburg*●† Walla Walla	See Walla Walla.
▲Walla Walla*●† W'la W'la	LESTER S. WILSON.
▲Waterville*..... Douglas	W. A. Reneau.
Wenatchee*●†.... Kittitas	See Ellensburgh.
Wilbur*●† .....Lincoln	E. A. Hesseltine.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*.....Webster	H. C. THURMOND.
Alderson*●† ..... Monroe	James E. Mann.
▲Barboursville*●†... Cabell	Peyton & Donahue.
▲Beckley* ..... Raleigh	John W. McCreery.
Benwood*●† ..... Marshall	See Wheeling.
▲Berkeley Sp'gs*●† Morgan	T. W. B. DUCKWALL.
▲Beverly*●.....Randolph	E. D. Talbott.
Bluefield*●† ..... Mercer	JOHNSTON & HALE.
Branwell*●† ..... Mercer	Rucker, Keller & Hamill.
▲Buckhannon*●†....Upshur	C. M. FLEMING.
Calro*●† .....Ritchie	J. Newman.
Cameron*●† ..... Marshall	J. W. Yoho.
Ceredo*●† .....Wayne	See Huntington.
¶▲Charleston*●†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	FLOURNOY, PRICE & SMITH. Attorneys for Kanawha National Bank and City of Charleston.
" ..... "	MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank.
▲Charles Town*●†Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*●†... Harrison	DAVIS & DAVIS.
▲Clay ..... Clay	Henry B. Davenport.
Davis*●† ..... Tucker	A. M. Cunningham.
▲Elizabeth*..... Wirt	William Beard.
Elkhorn*●†.....McDowell	See Welch.
Elkins*●†..... Randolph	C. W. Daily.
▲Fairmont*●† ..... Marion	A. B. Fleming.
▲Fayetteville*..... Fayette	C. W. Dillon.
▲Franklin* ..... Pendleton	A. J. Welton.
▲Glenville* ..... Gilmer	Linn, Withers & Brannon.
Gormania*● ..... Grant	See Petersburg.
▲Grafton*●†..... Taylor	WILL R. D. DENT.
▲Grantsville*..... Calhoun	Linn & Hamilton.
Guyandotte*●†..... Cabell	See Huntington.
▲Hamlin*..... Lincoln	A. F. Norris.
Harper's Ferry*●† Jeff'son	See Charles Town.
▲Harrisville* ..... Ritchie	Davis & Woods.
Hendricks*●† .....Tucker	See Parsons.
▲Hinton*●† ..... Summers	J. H. MILLER.
Huntersville*.Pocahontas	See Marlinton.
▲Huntington*●†..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Kenova*●† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*●†..... Mineral	W. C. CLAYTON.
Keystone*●†... McDowell	See Bluefield.
▲Kingwood*..... Preston	P. J. Crogan.
▲Lewisburg*†. Greenbrier	John W. Harris.
▲Logan*..... Logan	J. B. Wilkinson.
▲Madison..... Boone	F. C. Leftwick.
Mannington*●† ....Marion	J. S. LEPAGE.
▲Marlinton.... Pocahontas	L. M. McClintic.
▲Martinsburg*●† .Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne*.....Tyler	Engle & Riggle.
Montgomery*●†.. Fayette	See Fayetteville.
▲Moorefield*..... Hardy	Benjamin Dailey.
▲Morgant'n*●†. Monongalia	LAZZELLE & STEWART.
▲Moundsville*●†.. Marshall	Meighen & Oldham.
▲New Cumberland*●† Han'k	J. R. Donehoo.
▲New Martinsville*●† W'tz'l	Hall & Hall.
▲Oceana* .....Wyoming	See Logan.
▲Parkersburg*●† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*●..... Tucker	A. J. Valentine.
Pennsboro*●†..... Ritchie	M. K. Duty.
▲Petersburg*..... Grant	Reynolds & Forman.
▲Philippi*●†..... Barbour	Dayton & Dayton.
Piedmont*●† ..... Mineral	C. F. MOORE.
▲Point Pleasant*●†..Mason	J. S. Spencer.
▲Princeton*..... Mercer	A. W. Reynolds.
Pruntytown ..... Taylor	See Grafton.
Ravenswood*●†..Jackson	N. C. Prickett.
▲Ripley*●..... Jackson	J. A. WOODDELL.
▲Romney*●†.... Hampshire	CORNWELL & CORNWELL.
Ronceverte*●† Greenbrier	John W. Harris.
Shepherdstown*●† Jef's'n	G. M. Bettzhoover.
Sistersville*●† ..... Tyler	J. H. McCoy.
Smithfield†..... Wetzel	O. P. McIntyre.
▲Spencer*●..... Roane	WALTER PENDLETON.
St. Albans*●† ... Kanawha	See Charleston.
St. George*..... Tucker	See Parsons.
▲St. Marys*●†..... Pleasants	A. M. Campbell.
▲Summersville*.. Nicholas	Alderson & Horan.
▲Sutton*●†..... Braxton	Dulin & Hall.
Terra Alta*●† .... Preston	See Kingwood.
Thomas*●†... ..... Tucker	See Parsons.
▲Union*..... Monroe	LOGAN & PATTON.
▲Wayne*●†..... Wayne	Chapman Adkins.
Webster*●..... Taylor	See Grafton.
▲Welch*●†.....McDowell	Rucker, Keller & Hamill.
▲Wellsburg*●†..... Brooke	JOHN C. PALMER, Sr.
▲Weston*●†..... Lewis	Lewis Bennett.
▲West Union*●† Doddridge	W. S. Stuart.
▲Wheeling*●†..... Ohio	JOHN B. WILSON.
▲Williamson*●† ..... Mingo	Sheppard & Goodykoontz.
▲Winfield*..... Putnam	A. S. Alexander.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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WISCONSIN.

Town and County.	Name.
Albany*† .....Green	H. N. Simons.
Algoma*.....Kewaunee	See Kewaunee.
▲Alma*†.....Buffalo	Robert Lees.
Amery*†.....Polk	W. T. Kennedy.
Amherst*† .....Portage	See Stevens Point.
▲Antigo*† .....Langlade	A. C. CONWAY.
▲Appleton*†.....Outagamie	DOUGLAS F. WINNE.
Arcadia*† ..Trempealeau	Gaveney & Cowie.
Arena*†.....Iowa	W. H. Jones.
Argyle*†.....Lafayette	See Darlington.
▲Ashland*†.....Ashland	F. J COLIGNON.
Augusta*†....Eau Claire	E. M. Bradford.
Baldwin*† .....St. Croix	Henry Andersen.
Bangor*†.....LaCrosse	See LaCrosse.
▲Baraboo*† .....Sauk	F. R. BENTLEY.
Barneveld*† .....Iowa	Jerome J. Jones.
▲Barron*†.....Barron	C. C. Coe.
Bayfield*†.....Bayfield	W. W. Downs.
Beaver Dam*† ....Dodge	J. J. DICK.
Belott*† .....Rock	J. C. Rood.
Benton*†.....LaFayette	C. C. Townsend.
Berlin*†.....Green Lake	PERRY NISKERN.
Black Earth*†.....Dane	See Madison.
▲Black Riv. Falls*† Jack'n	G. M. PERRY.
Blanchardville*† LaFay'e	E. T. Morrison.
Bloomer*†.....Chippewa	John Ellsworth.
Bloomington* .....Grant	P. Bartley.
Boscobel*†.....Grant	WILLIAM E. HOWE.
Brandon*†...Fond du Lac	David Whitton.
Brillion*†.....Calumet	S. H. Barnard.
Brodhead*†.....Green	Burr Sprague.
Burlington*† .....Racine	E. E. MILLS.
Butternut*†.....Ashland	Foster & Mars.
Cadott*†.....Chippewa	F. E. Watson.
Cambria*† .....Columbia	M. J. Rowland.
Cambridge* .....Dane	See Madison.
Casseville*†.....Grant	D. W. Clark.
Cedarburg*†....Ozaukee	J. F. Trottman.
Centralia*† .....Wood	J. W. COCHRAN.
▲Chilton*†.....Calumet	J. E. McMullen.
▲Chippewa Falls*† Chip'wa	D. BUCHANAN, JR.
Clinton*† .....Rock	See Janesville.
Clintonville*†..Waupaca	Goldberg & Hoxie.
Columbus*† ....Columbia	W. C. Leitsch.
▲Crandon* .....Forest	R. B. Bliss.
Cumberland*† ....Barron	H. S. Comstock.
Darlen*† .....Walworth	See Elkhorn.
▲Darlington*† ..Lafayette	ORTON & OSBORN.
▲Dartford*† ..Green Lake	J. C. McConnell.
Deerfield*† .....Dane	See Madison.
Delavan*†.....Walworth	D. B. Barnes.
De Pere*†.....Brown	JOHN SMITH.
▲Dodgeville*† .....Iowa	Jenks & Jones.
Dorchester*†..... .Clark	John H. Spengler.
▲Durand*† .....Pepin	C. M. Hillard.
▲Eagle River*† .....Vilas	N. A. Colman.
East Troy*.....Walworth	See Whitewater.
▲Eau Claire*†..Eau Claire	V. W. JAMES.
Edgerton*† .....Rock	J. P. Towne.
Edmund*† .....Iowa	See Dodgeville.
▲Elkhorn*†.....Walworth	J. B. WHEELER.
▲Ellsworth*† .....Pierce	A. Combacker.
Elroy*† .....Juneau	J. T. Dithmar.
Evansville*† ..... Rock	Richmond & Smith.
Fennimore*†.....Grant	See Lancaster.
▲Florence*† .....Florence	John O'Hara.
▲Fond duLac*†Fond duL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*† Jefferson	L. B. Caswell.
Ft. Howard*†.....Brown	See Green Bay.
Fountain City*†..Buffalo	Martin Fugina.
Fox Lake*† .....Dodge	F. Hamilton & Son.
▲Friendship* .....Adams	S. W. Pierce.
Galesville*† Trempealeau	Freeman & Wadleigh.
Glenwood*♦.....St. Croix	See Hudson.
Glidden*† .....Ashland	See Ashland.
▲Grand Rapids*†.....Wood	GARDNER & GAYNOR.
▲Grantsburg*† ....Burnett	S. F. Grover.
▲Green Bay*†.....Brown	ELLIS & MERRILL.
Greenwood*♦.....Clark	D. V. Richardson.
Hammond*†.....St. Croix	See Hudson.
Hartford*†..Washington	H W. Sawyer.
Hartland*†....Waukesha	H. W. Goodwin.
▲Hayward*†.....Sawyer	J. F. Riordon.
Hillsboro* .....Vernon	R. C. Thompson.
Horicon*† .....Dodge	J. E. Sawyer.
Hortonville*† Outagamie	See New London.
▲Hudson*†.....St. Croix	BAKER & HELMS.
▲Hurley*†.....Iron	A. L. Ruggles.
Independence*† Tr'mp'l'u	Gaveney & Coevie.
Iola*♦ .....Waupaca	See Waupaca.
Iron River*†....Bayfield	Ernest Sauve.
▲Janesville*† .....Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*† .... Jefferson	R. B. KIRKLAND.
Johnson'sCreek*†Jeff'e'n	See Jefferson.
▲Juneau*†.....Dodge	George W. Sloan.
Kaukauna*†..Outagamie	G. H. Dawson.
▲Kenosha*†.....Kenosha	GERALD R. McDOWELL.
▲Kewaunee*†..Kewaunee	JOHN WATTAWA.
Kilbourn*† ....Columbia	Thomas B. Coon.
▲La Crosse*†.....La Crosse	FRUIT & GORDON.
Lake Geneva*†Walworth	CHARLES S. FRENCH.
Lake Mills*† ...Jefferson	Wm. H. Tasker.
▲Lancaster*†.....Grant	H. BUCKNER.
Lodi*† .....Columbia	S. H. Watson.
Loyal*♦.....Clark	See Greenwood.
¶Madison*† .....Dane	OLIN & BUTLER.
Maiden Rock*† ... Pierce	J. W. Hancock.
Manawa*†.....Waupaca	See Waupaca.
▲Manitowoc*†..Manitowoc	BAENSCH & CHLOUPEK.
▲Marinette*† ...Marinette	QUINLAN & DAILY.
Marion*†.....Waupaca	J. C. Hart.
Markesan*† .Green Lake	A. McDonald.
Marshfield*†.....Wood	E. M. DEMING.
▲Mauston*† .....Juneau	Winsor & Gill.
Mayville*† .....Dodge	Lamoreux & Husting.
Mazomanie*†.....Dane	H. Powell.
▲Medford*† .....Taylor	Clinton Textor.
Melrose* .....Jackson	J. A. Johnson.
Menasha*†...Winnebago	J. C. KERWIN.
▲Menomonee*†.....Dunn	ROBERT MACAULEY.
▲Merrill*†.....Lincoln	CURTIS & REID.
Milton*† .....Rock	E. P. Clarke.
Milton Junction*† .Rock	Will H. Gates.
▲Milwaukee*†.Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any Bank or firm in Milwaukee.
" ..... "	BARING & FROST, New Insurance Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	MILLER, NOYES, MILLER & WAHL, 132 Wisconsin St. Attorneys for First National Bank, Milwaukee National Bank, American Express Co., Milwaukee Trust Co., and Jos. Schlitz Brewing Co.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTOM & VILAS. Attorneys for Wisconsin National Bank and The Edward P. Allis Co., and Pabst Brewing Co.
Mineral Point*†....Iowa	SPENSLEY & McILHON.
Minocqua*†.....Vilas	See Rhinelander.
Mondovi*† .....Buffalo	L. G. Gilman.
▲Monroe*†.....Green	J. D. DUNWIDDIE.
▲Montello*†.....Marquette	John Barry.
Montfort*† .....Grant	P. T. Stevens.
Monticello*† .....Green	See Brodhead.
Mount Horeb*† .....Dane	See Madison.
Mukwonago*†Waukesha	F. R. Smith.
Muscoda*†.....Grant	J. M. Cubela.
Neenah*†.....Winnebago	J. C. KERWIN.
▲Nellsville*† ..... Clark	O'NEILL & MARSH.
New Glarus*†.....Green	T. C. Hefty.
New Lisbon*†....Juneau	J. J. Hughes.
New London*†.Waupaca	F. C. Weed.
New Richmond*†St.Cr'ix	Hawkins & Hughes.
No. La Crosse† La Crosse	See La Crosse.
Oconomowoc*† Wauk'ha	O. F. Jones.
▲Oconto*†.....Oconto	MORROW & LYNCH.
Omro*†..... Winnebago	F. T. Tucker.
▲Osceola*†..... Polk	Charles H. Oakey.
▲Oshkosh*† .. Winnebago	DAVIDSON & WILDE.
Palmyra*†.....Jefferson	W. Bitcliffe.
Patch Grove*.....Grant	John Jones.
▲Platte'ville*†.....Fr ce	J. D. DUNWLAND.
Plainfield*†.. Waushara	W. N. Kelley.
Platteville*† ..... Grant	Carter & Burns.
Plymouth*†..Sheboygan	M. C. MEAD.
▲Portage*†.....Columbia	E. S. BAKER.
▲PortWashington*†Ozauk	W. M. Foster.
Poynette*†.... Columbia	See Portage.
▲PrarieduChein*†Crawf'd	Thomas & Fuller.
Prairie du Sac*†....Sauk	See Baraboo.
Prescott*†.....Pierce	J. S. White.
Princeton*†. Green Lake	F. E. Clark.
▲Racine*†..... Racine	PALMER & GITTINGS.
Randolph*†..... Dodge	See Columbus.
Reedsburg*†.....Sauk	G. Stevens.
Reesville*†.....Dodge	Davison & Venie.
Rewey*†.....Iowa	See Dodgeville.
▲Rhinelander*† ... Oneida	PAUL BROWNE.
Rice Lake*†..... Barron	C. A. STARK.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
▲RichlandCenter*•†Richl'd	F. W. BURNHAM.
Ripon*•†.... Fond du Lac	John S. Rountree.
River Falls*•†..... Pierce	F. M. White.
Sauk City*•†.....Sauk	J. B. Quimby.
Seymour*•†....Outgamie	F. M. Wilcox.
Sharon*•†.....Walworth	See Lake Geneva.
▲Shawano*•†..... Shawano	H. G. Dreier.
Sheboygan*•† Sheboygan	F. R. WILLIAMS.
SheboyganFalls*•† Sh'gan	J. H. James.
▲Shell Lake*•†..Washburn	L. M. Mead.
Shullsburg*•†.. Lafayette	J. B. Simpson.
SoldiersGrove*•Crawford	See Prairie du Chien.
South Milwaukee*•† Mil'e	See Milwaukee.
▲Sparta*•†..... Monroe	MORROW & MASTERS.
Spring Green*•†..... Sauk	See Baraboo.
Spring Valley*•†.....Pierce	See Ellsworth.
▲St. Croix Falls*•†....Polk	M. P. Jerdee.
▲Stevens Point*•† .Portage	OWEN & FROST.
Stoughton*•†.....Dane	W. J. Lowry.
▲Sturgeon Bay•†..... Door	R. P. CODY.
Sun Prairie*•† ..... Dane	Thomas C. Hayden.
▲Superior*•†.....Douglas	W. E. PICKERING.
Thorp*•†.....Clark	George B. Parkhill.
Tomah*•†.....Monroe	W. B. Naylor, Jr.
Tomahawk*•†.....Lincoln	A. H. Woodworth.
Two Rivers*•† Manitowoc	See Manitowoc.
Viola*•..... Richland	See Richland.
▲Viroqua*•†.....Vernon	SMITH & GRIFFIN.
▲Washburn*•†.....Bayfield	E. C. ALVORD.
Waterloo*•†..... Jefferson	J. H. Rider.
Watertown*•† .. Jefferson	Hahn & Hahn.
▲Waukesha*•†..Waukesha	V. H. TICHENOR.
▲Waupaca*•†..... Waupaca	IRVING P. LORD
Waupun*•†..Fond du Lac	C. E. Hooker.
▲Wausau*•†..... Marathon	BUMP, KREUTZER & ROSENBERRY.
▲Wautoma*..... Waushara	John Clark.
▲West Bend*•† Wash'gton	C. H. MILLER.
West Salem*•†.La Crosse	A. S. Daniels.
West Superior*•† Douglas	DICKINSON, KENNEDY & GRAHAM. References: Any bank or business house in Superior.
" ..... "	GEORGE P. KNOWLES. Refers to any bank in West Superior.
" ..... "	ROSS, DWYER & HANITCH. Refer to First National Bank and Northwestern National Bank.
Weyauwega*•†..Waupaca	A. S. Hutchinson.
▲Whitehall*•† Tr'mpealeau	H. A. Anderson.
Whitewater*•†. Walworth	JAMES G. KESTOL.
Winneconne*•† Win'bago	J. D. Rush.
Wittenberg*•†.. Shawano	Goodrick & Goodrick.
Wonewoc*•†.....Juneau	A. S. Carter.

WYOMING.

▲Basin .....Bighorn	See Sheridan.
▲Buffalo*†.....Johnson	CHARLES H. BURRITT.
Carbon*•† ..... Carbon	See Rawlins.
▲Casper*•†..... Natrona	E. D. Norton.
▲Cheyenne•†... Laramie	JOHN W. LACEY. Attorney for and refer to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•† .....Converse	Charles F. Maurer.
▲Evanston*•†.....Uintah	CLARK & BEARD.
▲Green River*•† Sw'twater	See Rock Springs.
▲Lander*•†..... Fremont	James S. Vidal.
▲Laramie*•†..... Albany	JOHN H. SYMONS.
Lusk*•†..... Converse	D. E. Goddard.
▲Newcastle*•†..... Weston	M. B. Camplin.
▲Rawlins*•†..... Carbon	CHATTERTON & FISHBACK.
Rock Springs*•†Sw'tw't'r	D. A. Revyll
▲Sheridan*•†. .....Sheridan	J. G. HUNTER.
▲Sundance*..... Crook	Melvin Nichols.
Thermopolis..... Bighorn	See Sheridan.
Wheatland*•†... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth†.... Kootenay	See Nelson.
Balfour†..... Kootenay	See Nelson.
Chilliwack*†.. Chilliwack	See New Westminster.
Ft. Steele†.....Kootenay	See Nelson.
Greenwood City*....Yale	See Rossland.
Kamloops*•†.....Yale	F. J. Fulton.
Kaslo*•† ..... Kootenay	See Nelson.
Nakusp•† ..... Kootenay	See Nelson.
Nanaimo*•†....Vancouver	W. A. MACDONALD.
Nelson*•†.....Kootenay	R. W. HANNINGTON.
New Denver*•† Kootenay	See Nelson.
New Westminster*•† New Westminster	G. E. CORBOULD.
Pilot Bay ..... Kootenay	See Nelson.
Revelstoke*•†. Kootenay	See Nelson.
Robson•†..... Kootenay	See Nelson.
Rossland*•†.... Kootenay	DALY & HAMILTON.
Salmo•..... Kootenay	See Nelson.
Sandon•† ..... Kootenay	See Nelson.
Slocan City.....Kootenay	See Nelson.
Trail•.....Kootenay	See Nelson.
Vancouver*•† New Westminster	RUSSELL & RUSSELL. Solicitors for Bank of British North America.
" ..... "	WILSON & SENKLER. Solicitors for Bank of Montreal and Dominion Government.
Vernon*•†.....Yale	W. MAURICE COCHRAN.
Victoria*•†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir•..... Kootenay	See Nelson.

MANITOBA.

Birtle*•†..... Shoal Lake	C. J. Mickle.
Boissevain*•† Tu'eM'nt'n	Norman P. Buckingham.
Brandon*•†..... Brandon	COLDWELL & COLEMAN.
Carberry*•†..... Norfolk	G. Barrett.
Carman*•† ..... Dufferin	F. A. Brown.
Cypress River*•† Marqu'e	See Winnipeg.
Dauphin•†..... Marquette	See Winnipeg.
Deloraine*•†Turtle Mou'n	J. A. Mather.
Emerson*•† .. Manchester	See Winnipeg.
Gladstone*•† Westbourne	George Claxton.
Glenboro*•†.....Norfolk	See Winnipeg.
Gretna*•†.....Manchester	See Winnipeg.
Hamiota•† .... Marquette	See Winnipeg.
Hartney*•† .....Selkirk	G. St. J. Hallen.
Holland*•† .....Norfolk	See Winnipeg.
Killarney*•†.....	See Winnipeg.
Manitou*•†..... Dufferin	W. F. Ellis.
McGregor*•†.....Norfolk	See Carberry.
Miami*•† .....Selkirk	See Winnipeg.
Minnedosa*•† .Minnedosa	Alex. Stewart.
Morden*•† .....Dufferin	See Carman.
Neepawa*•†Beaut'l Plains	Howden & Howden.
Oak Lake*•† .....Selkirk	See Hartney.
Pilot Mound*•†Rock Lake	See Winnipeg.
Portage la Prairie*•†P.laP	W. J. COOPER.
Rapid City*•† .Minnedosa	Carss & Nelles.
Selkirk*† ..... Lisgar	See Winnipeg.
Souris*•†.....Brandon	See Brandon.
Stonewall*•† ..Rockwood	See Winnipeg.
St. Pierre .....Selkirk	See Winnipeg.
Treherne*•† .....Norfolk	See Winnipeg.
Virden*•†.....Dennis	Goulton & Singer.
Wawanesa•†.....Brandon	See Brandon.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*•† .....Selkirk	MACDONALD, TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre ..... A. Behaghel.

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NEW BRUNSWICK.

Town and County.	Name.
Bathurst*† ....Gloucester	Gilbert & Gilbert.
Campbellton*▲..Rest'che	See St. John.
Chatham*▲..Northumb'd	Warren C. Winslow.
Dorchester*▲Westmor'd	M. G. Teed.
Edmundston*▲..Victoria	John G Stevens.
Fredericton*▲.....York	JAMES W. McCREADY.
Hartland*▲.....Carleton	See Woodstock.
Hillsboro*▲ .....Albert	See Moncton.
Kingston*▲ .....Kent	See St. John.
Moncton*▲..Westmorel'd	S. W. PALMER.
New Castle*▲..N'thumbl'd	A. A. Davidson.
Sackville*▲..Westmorel'd	A. B. Copp.
Shediac*▲ Westmoreland	See Sackville.
St. Andrews*▲..Charlotte	F. H. Grimmer.
St. John*▲ .....St. John	ALEXANDER P. BARNHILL.
St. Stephen*▲..Charlotte	J. G. Stevens, Jr.
Sussex▲ .....Kings	White, Allison & King.
Woodstock*▲...Carleton	J. Norman W. Winslow.

NEWFOUNDLAND.

Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Battleford*† ....Sas'k'h'n	See Prince Albert.
Calgary*▲..Alberta Dist.	P. McCARTHY.
Edmonton*▲Alberta Dist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*▲ ....Assiniboia	W. Peel.
Indian Head*▲Assiniboia	See Regina.
Lethbridge*▲ Alb'taDist.	Conybeare & Gallther.
McLeod*▲ ..... Alberta	Haultain & Mackenzie.
Moose Jaw*▲ Assini'ia D.	See Regina.
Moosomin*▲Assini'ia D.	See Regina.
Prince Albert*† Sas'h'n D.	See Regina.
Qu Appelle*Assiniboia D	A. D. Dickson.
Regina*▲Assiniboia Dist.	HAMILTON & JONES.
So.Edmonton* ...Alberta	See Calgary.
Whitewood*▲ Assiniboia	R. H. Wyssman.
Yorkton*▲.....Assiniboia	See Regina.

NOVA SCOTIA.

Acadia Mines*†.Colch'ter	See Truro.
Amherst*▲..Cumberland	TOWNSEND & ROGERS.
Annapolis Royal*▲A'p'lis	I. J. Ritchie.
Antigonish*▲ Antigonish	C. F. McIsaac.
Barrington*†..Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Berwick*▲ .....Kings	See Kentville.
Bridgetown*▲.Annapolis	T. D. Ruggles & Sons.
Bridgewater*▲.Lunenb'g	H. T. Ross.
Canning*▲ ....Kings	See Kentville.
Canso*▲.....Guysboro	See Antigonish.
Dartmouth*▲.... Halifax	B. A. Weston.
Digby*▲.....Digby	Frank Jones.
Glace Bay...Cape Breton	Chisholm & Crowe.
Guysborough*†..Guys'ro'	Joseph A. Fulton.
Halifax*▲ .....Halifax	ALFRED WHITMAN.
" ..... "	BORDON, RITCHIE & CHISHOLM.
Kentville*▲ ..... Kings	W. E. Roscoe.
Liverpool*† ..... Queens	John George Pyke.
Lockport*†.... Shelburne	E. M. Bill.
Londonderry*▲Colchester	See Truro.
Lunenburg*▲ Lunenburg	Charles W. Lane.
Maitland*†.....Hants	G. W. Corbett.
Middleton*▲ ..Annapolis	W. G. Parsons.
New Glasgow*▲ ..Pictou	Fraser, Jennison & Graham.
North Sydney*▲C.Breton	Murray & MacKenzie.
Oxford*▲ ..Cumberland	See Amherst.
Parrsboro*▲ Cumberland	See Amherst.
Pictou*▲ .....Pictou	E. M. MACDONALD.
PortHawkesb'y*Invern'ss	George O. Forsyth.
Port Hood*† ...Inverness	Samuel Macdonald.
Shelburne*▲ ...Shelburne	N. W. White.
Sherbrooke*†..Guysboro	W. D. R. Cameron.
Shubenacadie*▲ ...Hants	See Windsor.
Springhill▲..Cumberland	See Amherst.
Stellarton*▲.....Pictou	See Pictou.
Sydney*▲ ...Cape Breton	Chisholm & Crowe.
Truro*▲.....Colchester	Hugh MacKenzie.
Westville*▲ ..... Pictou	See Pictou.
Weymouth*▲ .....Digby	J. A. Grierson.
Windsor*▲ ..... Hants	JOHN W. OUSELY.
Wolfville*▲.....Kings	E. Sidney Crawley.
Yarmouth*▲..Yarmouth	GEORGE BINGAY.

ONTARIO.

Town and County.	Name.
Acton*▲ ....Halton	See Georgetown.
Alexandria*▲ .Glengarry	A. L. Smith.
Allliston*▲ ..... Simcoe	McCarthy & Duncan.
Almonte*▲ ..... Lanark	Greig & Jamieson.
Alvinston*▲ ... Lambton	Hannah & Burnham.
Amherstburg*▲ ....Essex	D. R. Davis.
Arkona*† .....Lambton	See Alvinston.
Arnprior*▲ .....Renfrew	Dulmage & Burwash.
Arthur*▲ .....Wellington	M. M. McMartin.
Athens*▲ .....Leeds	W. A. Lewis.
Aurora*▲ ..... York	T. H. Lennox.
Aylmer▲ ....Elgin	Miller & Backhouse.
Ayr*▲ .....Waterloo	See Galt.
Barrie*▲ .....Simcoe	McCARTHY, PEPLER & McCARTHY.
Beaverton*▲.....Ontario	T. Earnest Godson.
Beeton*▲ ..... Simcoe	See Alliston.
Belleville*▲ .....Hastings	F. E. O'FLYNN.
Berlin*▲.....Waterloo	A. Miller.
Blenheim*▲ ..... Kent	R. H. Thompson.
Blyth*▲ ..... Huron	A. S. Dickson.
Bothwell*▲..... Kent	George L. Taylor.
Bowmanville*▲ .Durham	J. Keith Galbraith.
Bracebridge*▲..Muskoka	Thomas Johnson.
Bradford*▲.....Simcoe	Mark Scanlon.
Brampton*▲ ..... Peel	R. H. Pringle.
Brantford*▲ .....Brant	BAIRD & HENDERSON.
Brigden*▲ .....Lambton	See Sarnia.
Brighton*▲.No'umberl'd	W. H. Harris.
Brockville*▲ ..... Leeds	BROWN & FRASER.
Brussels*▲ ..... Huron	G. F. Blair.
Burlington*▲ ..... Halton	E. H. Cleaver.
Campbellford*▲N'hm'l'd	D. J. Lynch.
Cannington*▲ ...Ontario	A. J. Sinclair.
Carleton Place*▲† Lanark	C. McIntosh.
Cayuga*▲.....Haldimand	Colter & Goodman.
Chatham*▲ ..... Kent	WILSON, KERR & PIKE.
Catsworth*▲ ..... Grey	See Owen Sound.
Chesley*▲ ..... Bruce	C. J. Mickle.
Chippawa*▲ .... Welland	See Niagara Falls.
Clarksburg*▲ ..... Grey	See Thornburg.
Clifford*▲ .... Wellington	See Harriston.
Clinton*▲ .....Huron	W. Braydon.
Cobourg*▲N'th'umberl'd	FRANK M. FIELD.
Colborne*▲N'thumberl'd	W. L. Payne.
Collingwood*▲... Simcoe	HY. ROBERTSON.
Comber*▲ ..... Essex	See Essex.
Cornwall*▲ .... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*▲ ..... Simcoe	See Barrie.
Dashwood ..... Huron	R. H. Collins.
Deseronto*▲ ... Hastings	See Belleville.
Drayton*▲... Wellington	A. S. Lown.
Dresden*▲ ..... Kent	J. W. Sharpe.
Dundalk*▲ ..... Grey	James Lamon.
Dundas*▲ ... Wentworth	T. H. A. BEGUE.
Dunnville*▲ . Haldimand	W. D. Swayze.
Durham*▲ ..... Grey	J. P. Telford.
Dutton*▲ ..... Elgin	See Aylmer.
Elmira*▲ ..... Waterloo	R. V. Clement.
Elmvale*▲ ..... Simcoe	Stewart & Boys.
Elora*▲ ..... Wellington	See Arthur.
Embro*▲ ..... Oxford	See Woodstock.
Essex*▲ ..... Essex	E. A. Wisner.
Exeter*▲ ..... Huron	Elliott & Elliott.
Fenelon Falls*▲ Victoria	McLaughlin & McDearmid.
Fergus*▲.....Wellington	Monro & Fosken.
Flesherton*▲ .....Grey	Lucas & Wright.
Florence*▲ .... Lambton	See Sarnia.
Forest*▲ ..... Lambton	Wm. J. Porte.
Fort William*▲ Thunder Bay Dist.	See Port Arthur.
Galt*▲ ..... Waterloo	TURNBULL & BARRIE.
Gananoque*▲ ..... Leeds	W. B. Carroll.
Georgetown*▲ ...Halton	Matheson & McLeod.
Glencoe*▲ .... Middlesex	Stuart, Stuart & Ross.
Goderich*▲ ..... Huron	CAMERON, HOLT & HOLMES.
Grand Valley*▲ Dufferin	See Shelburne.
Gravenhurst*▲ Muskoka	B. H. Ardagh.
Grimsby*▲ ..... Lincoln	G. W. Meyer.
Guelph*▲..... Wellington	A. H. M'DONALD.
Hagersville*▲ Haldimand	S. Lindsey.
Hamilton*▲.. Wentworth	F. MacKELCAN. Q. C
Hanover*▲ ..... Bruce	See Owen Sound.
Harriston*▲..Wellington	A. G. Campbell.
Harrow*▲ ..... Essex	See Essex.
Hastings*▲ N'thumberl'd	See Peterboro.
Hawkesbury*▲...Prescott	O'BRIAN & HALL.
Hensall*▲ ..... Huron	See Seaforth.
Hespeler*▲ .... Waterloo	See Galt.
Highgate*▲ ..... Kent	J. G. Gillis.
Huntsville*▲... Muskoka	See Bracebridge.
Ingersoll*▲ ..... Oxford	HEGLER & HEGLER.
Iroquois*▲..... Dundas	J. G. Harkness.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Keewatin*†...R'ny R.,D.	H. A. Langford.
Kemptville*†..Grenville	T. K. Allen.
Kincardine*†.....Bruce	James McPherson.
Kingston*†...Frontenac	SMYTHE & LYON.
Kingsville*†.....Essex	W. A. Smith.
Lakefield*†.....Peterboro	See Norwood.
Leamington*†.....Essex	Hanna & Cowan.
Lindsay*†.....Victoria	T. STEWART.
Listowel*†.....Perth	J. L. Darling.
London*†.....Middlesex	GIBBONS, MULKERN & HARPER.
Lucan*†.....Middlesex	Wm. McDiarmid.
Lucknow*†.....Bruce	P. V. Malcomson.
Lynden*†...Wentworth	See Brankford.
Madoc*†.....Hastings	Wm. Cross.
Markdale*†.....Grey	P. McCullough.
Markham*†.....York	Lawrence & Ormiston.
Marmora*.....Hastings	See Belleville.
Mattawa*†.....Nipissing	See North Bay.
Meaford*†.....Grey	Corley & Hayward.
Merrickville*†Grenville	A. E. Baker.
Midland*†.....Simcoe	John Roe.
Mildmay*†.....Bruce	See Kincardine.
Millbrook*†.....Durham	R. Ruddy.
Milton*†.....Halton	J. W. Elliott.
Milverton*†.....Perth	See Listowel.
Mitchell*†.....Perth	Dent & Thompson.
Morrisburg*†.....Dundas	F. Tyrrell.
Mount Forest*†.Wel'ton	R. O. Kilgour.
Napanee*†.....Lennox	WILSON & WILSON.
Newcastle*†.....Durham	Charles Wright.
New Hamburg*†.W'Cr'l'o	William Millar.
New Market*†.....York	Robt. Moore.
Niagara Falls*†.Welland	FRASER & WOODRUFF.
North Bay*†...Nipissing	BROWNING & LEASK.
Norwich*†.....Oxford	See Woodstock.
Norwood*†.....Peterboro	W. A. F. Campbell.
Oakville*†.....Halton	See Toronto.
Oil Springs*†...Lambton	Dawson & Greenizen.
Orangeville*†..Dufferin	W. L. Walsh.
Orillia*†.....Simcoe	S. S. Robinson.
Orono*†.....Durham	See Bowmanville.
Oshawa*†.....Ontario	C. A. JONES.
Ottawa*†.....Carleton	BISHOP & SMITH.
Otterville*†.....Oxford	See Woodstock.
Owen Sound*†.....Grey	Kilbourn & Kilbourn.
Paisley*†.....Bruce	Hector Cowan.
Palmerston*† Wellington	See Lucan.
Paris*†.....Brant	C. M. Foley.
Parkdale*†.....York	Douglas & Murray.
Parkhill*†.....Middlesex	E. Goodman.
Parry Sound*†McDoug'll	Pirie & Stone.
Pembroke*†....Renfrew	J. H. Burritt.
Penetanguishene*†Simc'e	Thompson & Hewson.
Perth*†.....Lanark	F. A. Hall.
Peterboro*†...Peterboro	HALL & HAYES.
Petrolia*†.....Lambton	Moncrieff & Gansby.
Pickering*†.....Ontario	See Oshawa.
Picton*†.Prince Edward	P. C. McNee.
Pt.Arthur*† Th'rBayDis.	A. S. Wink.
Port Colborne*† Welland	Harcourt & Cowper.
Port Elgin*†.....Bruce	Wm. Burgess.
Port Hope*†.....Durham	CHISHOLM & CHISHOLM.
Port Perry*†.....Ontario	H. L. Ebbels.
Port Rowen*†...Norfolk	See Simcoe.
Prescott*†.....Grenville	F. J. French.
Preston*†.....Waterloo	C. R. Hanning.
RatPortage*†RainyR.Dis	Boyce & Beairsto.
Renfrew*†.....Renfrew	James Craig.
Richmond Hill*†.....York	A. G. J. Lawrence.
Ridgetown*†.....Kent	Ridley & Gundy.
Ripley*†.....Bruce	See Kincardine.
Rodney*†.....Elgin	H. Falconer Jell.
Sarnia*†.....Lambton	GURD & KITTERMASTER.
SaultSte.Marie*† Alg aD.	H. C. Hamilton.
Schomberg*†.....York	See Toronto.
Seaforth*†.....Huron	J. McBest.
Shelburne*†.....Dufferin	G. M. Vance.
Simcoe*†.....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*†...Lanark	Lavell & Farrell.
Stayner*†.....Simcoe	W. W. Campbell.
St. Catharines*†..Lincoln	COLLIER & YALE.
St. George*†.....Brant	See Paris.
Stirling*†.....Hastings	See Belleville.
St. Marys*†.....Perth	E. W. Harding.
Stouffville*†.....York	C. RUSSELL FITCH.
Stratford*†.....Perth	IDINGTON & ROBERTSON.
Strathroy*†...Middlesex	J. Folinsbee.
St. Thomas*†.....Elgin	MACDOUGALL & ROBERTSON.
Sudbury*.....Nipissing	See North Bay.
Sunderland*†....Ontario	See Oshawa.
Tara*†.....Bruce	C. E. Start.
Teeswater*†.....Bruce	J. J. Stephens.
Thamesville*†.....Kent	See Ridgetown.
Thedford*†.....Lambton	See Sarnia.
Thornbury*†.....Grey	Wilson & Dyre.
Thorold*†.....Welland	COLLIER & BURSON.
Tilbury Centre*.....Kent	N. Mills.
Tilsonburg*†.....Oxford	J. CARRUTHERS.
Toronto*† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*†.York	See Toronto.
Tottenham*†.....Simcoe	See Barrie.
Trenton*†.....Hastings	A. Forbes.
Tweed*†.....Hastings	See Belleville.
Unionville*†.....York	See Toronto.
Uxbridge*†.....Ontario	Paterson & Sharpe.
Vankleek Hill*†Prescott	F. W. Thistlewaite.
Walkerton*†.....Bruce	H. P. O'Connor.
Walkerville*†.....Essex	See Essex.
Wallaceburg*†.....Kent	John S. Fraser.
Waterford*†.....Norfolk	See Hagersville.
Waterloo*†.....Waterloo	See Berlin.
Watford*†.....Lambton	Alexander Saunders.
Welland*†.....Welland	Raymond & Cohoe.
Westport*†.....Leeds	See Brockville.
Whitby*†.....Ontario	David Ormiston.
Wiarton*†.....Bruce	Jacob & Gordon.
Winchester*†.....Dundas	S. S. Reveler.
Windsor*†.....Essex	CLEARY & SUTHERLAND
Wingham*†.....Huron	J. A. Morton.
Woodbridge*†.....York	See Toronto.
Woodstock*†.....Oxford	FINKLE & MULLEN.
Woodville*†.....Victoria	See Lindsay.
Wyoming*†.....Lambton	See Watford.
Zurich*†.....Huron	See Clinton.

PRINCE EDWARD ISLAND.

Charlottetown*† Queens¶	M. & D. C. McLeod.
Montague Bridge*† Kings	See Charlottetown.
Souris*†.....Kings	See Charlottetown.
Summerside*†.....Prince	McDonald & Martin.

QUEBEC.

Beauharnois*† Beauh'ois	Seers & Laurendeau.
Bedford*†.....Missisquoi	See Cowansville.
Berthier en Haut*●Berth'r	V. Allard.
Buckingham*†....Ottawa	F. A. Baudry.
Chambly*†.....Chambly	See Montreal.
Chicoutimi*† Chicoutimi	L. G. Belley.
Coaticook*†...Stanstead	G. H. St. Pierre.
Cookshire*†.....Compton	See Sherbrooke.
Cowansville*† Missisquoi	Baker & Giroux.
Danville*†.....Richmond	See Richmond.
Farnham*†.....Missisquoi	See Cowansville.
Fraserville*.....Temiscouata	S. C. RIOU.
Granby*†.....Shefford	See Waterloo.
Hochelaga*†...Hochelaga	See Montreal.
Hull*†.....Ottawa	J. M. McDOUGALL.
Huntingdon*†.Hunt'don	See Beauharnois.
Iberville●†.....Iberville	See St. Johns.
Joliette*†.....Joliette	J. A. Renaud.
Lake Megantic†Compton	J. A. Thibodeau.
L'Assomption*†L'As'pt'n	J. E. Faribault.
Lachine*†. Jacq'sCartier	See Montreal.
Lachute*†.....Argenteuil	See St. Jerome.
L'Epiphanie*†L'Ass'pt'n	See Laurentides.
La Prairie*†....La Prairie	See Montreal.
Laurentides*†Assumption	R. T. Beaudoin.
Levis*†.....Levis	Belleau, Stafford & Belleau.
Longueuil*†.....Ch'mbly	See Montreal.

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Town and County.	Name.
Louiseville*•† Maskino'ge	A. L. Desaulniers.
Magog*•† ..... Stanstead	See Stanstead.
Marieville*•†..... Rouville	H. G. Paulin.
Montreal*•†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques-Carter Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Solicitors for Ville-Marie Bank and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co.
Nicolet*•† ..... Nicolet	See Three Rivers.
Papineauville•†.. Ottawa	See Hull.
Plessisville†.....Megantic	LAURIER & LAVERGUE.
Pt.St.Charles*•† Hoch'aga	See Montreal.
Quebec*•†.....Quebec	REDARD & DECHENE, 23 St. Louis Street.
Richmond*†... Richmond	Henry Aylmer.
Riviere du Loup*•†Tem'ta	See Fraserville.
Roberval*•†...Chicoutimi	See Chicoutimi.
Sherbrooke*•† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*•†..... Richelieu	Wurtele & La Croix.
Stanbridge† E. Missisquoi	Z. Y. Cornell.
Stanstead*•†...Stanstead	M. F. Hackett.
St. Cesaire*•†.... Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*•† Champlain	See Quebec.
Ste. Marie*..... Quebec	See Three Rivers.
Ste.ThereseDeBl'inv'le*•† Terrebonne	See Montreal.
St. Francois*•†DeLaBe'ce	See Montreal.
St. Francois-du-Lac Yamaska	See Nicolet.
St. Henri*•†... Hochelaga	See Montreal.
St. Hyacinthe*•†St. Hy'he	FONTAINE, ST. JACQUES & FONTAINE.
St.JeanBaptisteHochel'ga	See Montreal.
St. Jerome*•† Terrebonne	C. J. de Martigny.
St. Johns*•†.... St. Johns	Paradis & Chasse.
St. Johns Suburb*Quebec	See Quebec.
St.Laurent†Jacq's Cartier	See Montreal.
St. Remi*•† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur*..... Quebec	A. Cariveau.
Three Rivers*•†St.Mau'ce	P. N. Martel.
Valleyfield*•† Beauharn's	See Beauharnois.
Victoriaville.* Athabaska	Crepeau & Crepeau.
Waterloo*•†..... Shefford	Charles J. Nutting.
Westmount†...Hochelaga	See Montreal.

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